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ABSTRACT

Intended as an illustration of programs, resources, and references for those interested in developing new housing options for older adults, this sourcebook gives examples of existing programs in New York. Following an introductory section, section II provides a profile of older Americans, first in the United States and second, in New York State. Section III presents guidelines for assessing the housing needs of elderly residents in the community. Section IV describes a variety of housing options, including home sharing, group homes, secondary units, home equity conversion, congregate housing, enriched housing, home care, Rural Aging Services Project (RASP), property tax abatements, and help in paying for maintenance and utility bills. Advantages, constraints, examples, and references are listed for each concept discussed. Section V examines land use issues. The final section provides a list of general references. (LH)

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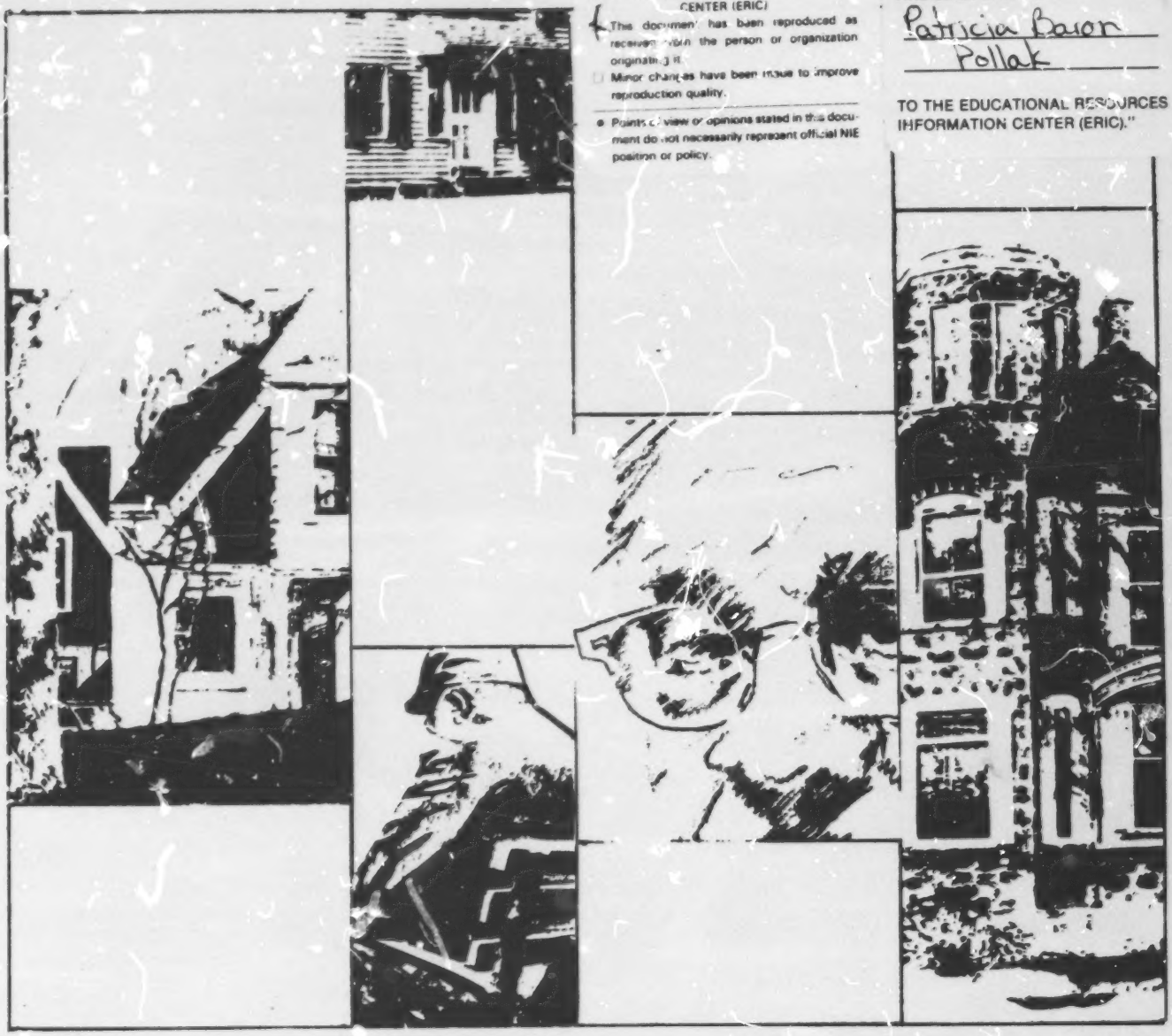

Housing Options SOURCEBOOK for Older New Yorkers

SØ 016 392

CORNELL COOPERATIVE EXTENSION ▪ NEW YORK STATE OFFICE FOR THE AGING

Housing Options for Older New Yorkers: A Sourcebook

Patricia Baron Pollak
Laura Z. Malakoff

CORNELL COOPERATIVE EXTENSION

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Produced in cooperation with

New York State Office for the Aging
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I. Introduction

A tight housing market and an increasing number of older Americans call attention to the problem of providing adequate housing for the nation's elderly. Although buildings constructed for senior citizens have been very successful and popular, most such projects have long waiting lists. In many communities, senior citizen apartments are not available at all. Moreover, the current political and economic situation suggests that federal funding for housing cannot be assured.

There are a number of newly developing housing options which utilize existing resources. Housing policy which addresses the varying needs, desires, and resources of the elderly, is currently being addressed at many levels—both public and private. Policy planners are considering the frail person's need for support services, the cash-poor homeowner's desire to remain in his or her home, the possible isolation of those who live alone, and alternatives for those who live in neighborhoods or buildings in need of repair. Older Americans do not all have the same housing needs or desires; no one single approach will meet all needs and preferences. Effective housing policy should recognize diversity, and encourage the development of a range of options.

Successful housing policy should also promote independence and choice for the people involved. Government, private agencies, communities, families, and individuals can promote independence by helping people use their resources effectively and by providing the necessary support services to prevent institutionalization. We can promote freedom of choice by making a wide variety of living situations accessible to as many people as possible.

Providing innovative methods of housing for the elderly is a major challenge. It will require creativity, sensitivity, and the commitment of many people working from a variety of perspectives in our communities.

This Sourcebook

Several innovative concepts have been developed and used in communities in New York State and elsewhere in the United States. This sourcebook will address some of the housing options currently available to older residents. Where possible, examples are given of existing programs in New York State. The sourcebook does not attempt to be exhaustive, nor does it attempt to provide a definitive listing of housing options, rather it provides illustrations of programs, resources, and references for those interested in developing new housing options in other locations.

Organization

Section II provides a profile of older Americans, first in the United States and, second, in New York State. Section III provides guidelines for assessing the housing needs of elderly residents in the community. Section IV describes a variety of housing options and includes resources and references for each concept discussed. Section V examines these concepts in terms of planning, zoning, and land use issues. The last section VI provides a list of general references.

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Many people provided information and assistance in the development of this sourcebook. We appreciate the contributions of each. In particular, we acknowledge and appreciate the support of Jean Robinson and Jo Swanson of the Department of Consumer Economics and Housing, New York State College of Human Ecology at Cornell University. We also thank: Stephen P. Johnson, Cecelia Roland and Chloe Wacenski of Cornell Cooperative Extension; Stockton Clark, Gene Solan and Dick Wendover of the New York State Office for the Aging; and, Howard B. Kimmel of the New York State Division of Housing and Community Renewal, who offered numerous helpful suggestions after reading a draft of the manuscript.

This Sourcebook would not have been possible without the generous assistance and cooperation of Stockton Clark, Gene Solan, and Dick Wendover of the New York State Office for the Aging. Stockton Clark initiated the interagency collaboration, Gene Solan was instrumental in the development and coordination of this joint project, and Dick Wendover directed the production of the publication.

Finally, acknowledgment is gratefully extended to Arnold Pritchard of the State of Connecticut Department of Aging for use of material from *Innovative Options in Elderly Housing: A Manual for Local Action* and to Paula Ford of the New York State Department of State for use of material from an unpublished draft of *Local Planning and Land Use Regulation for Specialized Housing for the Elderly and Handicapped.*

Patricia Baron Pollak, Ph.D. (Project Director)
Laura Z. Malakoff
Ithaca, NY
January, 1984

II. A Profile of Older Americans

The elderly are at least as diverse as any other age group in their situation and desires, and no one approach will meet all their housing needs. Sources of information on the elderly, both nationwide and in New York, reveal some general tendencies which workers in the field of housing for the elderly should consider. This section provides some general statistics on the elderly in the United States. The second part of this section looks more specifically at the elderly in New York State. Section III of this manual will describe how to find out more about the elderly in a particular community.

A. The Elderly in the U.S.*

The Older Population

The 1980 Census reported 25.5 million persons 65 years and older. This represents 11.3% of the American population, about one in every nine persons. The number of older Americans increased by 5.5 million or 28% since 1970.

Of the 25.5 million persons 65+ in 1980, there were 15.2 million women and 10.3 million men, or 148 older women for every 100 older men. The ratio of women to men increases with age, ranging from 125 for the 65-69 group to a high of 229 women to 100 men for persons 85 and older.

Since 1900, the percentage of Americans 65+ almost tripled (4.1% in 1900 to 11.3% in 1980), and the number increased more than eight times (from 3.1 million to 25.5 million).

Of the over-65 population in 1980, 15.6 million were between 65-74 years, 7.7 million were 75-84 years, and 2.2 million were 85 years or older.

In 1980, persons reaching age 65 had an average life expectancy of an additional 16.4 years. Females at 65 could expect to live an additional 18.4 years; males could expect an additional 14.1 years.

A child born in 1980 could expect to live 73.6 years, about 26 years longer than a child born in 1900. The major part of the increase occurred because of reduced death rates for children and young adults. More people now reach old age, but then do not live much longer than their ancestors.

Future Growth

The older population is expected to continue to grow steadily. The most rapid increase is expected between the years 2010 and 2030 when the baby boom generation reaches 65.

By the year 2000, persons 65+ are expected to represent 13.1% of the population and this percentage may climb to 21.1% by 2030.

Marital Status

In 1980, almost twice as many older men were married as older women (78% men, 40% women).

Over half of the older women were widows (51%). There were over five times as many widows (7.1 million) as widowers (1.3 million).

Living Arrangments

The majority (68%) of older noninstitutionalized persons lived in a family setting in 1980. Approximately 8.1 million or 83% of older men, and 8 million or 57% of older women, lived in families. The proportion living in a family setting decreases with age.

Nearly one-third (7.1 million) of all noninstitutionalized older persons lived alone. This includes 41% of older women, and 15% of older men (6 million women, 1.7 million men). An additional 2% of both men and women or 1/2 million older persons, lived with non-relatives.

*Excerpted from *A Profile of Older Americans,* published by the American Association of Retired Persons, 1983.

While a very small percentage (5%) of the 65+ population lived in institutions in 1980, the percentage increases dramatically with age. In 1977 (the latest available statistics), this percentage ranged from 1% for persons 65-74 years to 7% for persons 75-84 years and 22% for persons 85+ years.

Geographic Distribution

In 1980, about half (45%) of persons 65+ lived in seven states. California and New York had over 2 million each, and Florida, Illinois, Ohio, Pennsylvania, and Texas each had over 1 million.

Persons 65 and over were slightly less likely to live in metropolitan areas than younger persons (64% of the elderly, 68% of other ages).

The elderly are less likely to change residence than other age groups. From 1975-1980, only 21% of persons aged 65 and over had moved (compared to 48% of persons under 65). The majority of them moved to another home in the same state.

Over half a million persons 65+ moved to a different region of the country from 1975-1980. Of these, two-thirds (66%) had moved from the Northeast or North Central regions to the South or West (compared to 49% for younger persons).

Racial and Ethnic Composition

In 1980, about 90% of persons 65+ were white, 8% were black, and about 2% were other races (including American Indian, Eskimo, Asian and Pacific Islanders). Persons of Hispanic origin (who may be of any race) represented 3% of the older population.

Income

Families with a 65+ head of household had a median income in 1980 of $12,882 ($13,382 for whites and $8,383 for blacks). One of every 5 (21%) families with an elderly head of household had incomes less than $7,500 in 1980. Conversely, 18% had incomes of $25,000 or more.

Elderly persons living alone or with non-relatives were likely to have a low income, with 60% receiving $6,000 or less. Nearly a third (32%) had income under $4,000, while only 18% received $10,000 or more. The median income for these individuals was $5,096 ($5,354 for whites and $3,718 for blacks).

Poverty

The poverty rate for persons 65 and over was almost 16% in 1980, higher than the 13% for the general population. Another 2.5 million or 10% of the elderly were classified as near-poor (income between the poverty level and 125% of poverty). In total, one-fourth of the older population were poor or near-poor in 1980.

One of every seven (14%) elderly whites were poor, as were over one-third (38%) of elderly blacks and nearly one-third (31%) of elderly Hispanics.

More elderly living alone or with non-relatives were poor (31%) than were elderly living in families (9%).

The proportion of elderly below the poverty level was higher in non-metropolitan areas (21%) than in metropolitan areas (13%).

Employment

About 13% or 3 million older Americans were in the labor force in 1980, including those working or actively seeking work. They constituted 3% of the U.S. labor force.

Approximately half of the workers over 65 are employed only part time; 48% of men and 60% of women.

Education

The educational level of the older population has been steadily increasing. In 1980, the elderly had completed an average of 10.2 years of education. About 41% had finished high school, and 9% had 4 or more years of college.

Health and Health Care

Chronic illness increases dramatically with age. In 1979, over 80% of older persons had at least one chronic condition and many had multiple conditions. The most frequently occurring conditions for the elderly were: arthritis (44%), hypertension (39%), hearing impairment (28%), heart conditions (27%), visual impairments (12%) and diabetes (8%).

About 13% of older persons were hospitalized during 1980 compared to 9% of persons under 65. The elderly were more likely to have more than one hospital stay per year, and to stay in the hospital longer (10 days vs. 7 days).

In 1980 the 65+ group represented 11% of the population but accounted for 31% of the total personal health care expenditures. Older persons averaged $2,640 per year for health care, more than 3 times the $734 spent for younger persons.

Benefits from government programs, including Medicare ($31 billion), Medicaid ($8 billion), and others ($3 billion) covered about two-thirds (64%) of the health expenditures of older persons, compared to only 29% for persons under 65.

B. The Elderly in New York State

In 1980, 3,001,774 New Yorkers were 60 or older. The State of New York has the second largest older population in the nation. Presently one in six persons in New York (17.1 percent) are over 60—an increase of 6.3 percent since 1970. Continuation of the aging trends of the 1970's would, by the year 2000, result in a New York population in which one out of every five New Yorkers could be 60 years of age or older. The magnitude of this change can be seen by comparison with 1950 Census figures, which reported less than two million New Yorkers age 60 years or older, and fewer than 3 out of 100 over 74.

The rapid growth of those age 75 and older (up 21 percent since 1970) and those 85 and older (up 44.1 percent above the 1970 level) will continue—by 2020, one of every ten persons in the state would be 75 or older. Among this age group are many of the frail elderly who are most vulnerable to the special problems of growing old.

TABLE 1: Persons 65 and over in New York State, 1970-1980

	1970		1980		%
	N	%	N	%	CHANGE
65-69	696,906	35.5	724,522	33.5	4.0
70-74	547,527	27.9	567,906	26.3	3.7
75-79	369,801	18.9	413,557	19.1	11.8
80-84	212,615	10.8	261,799	12.1	23.1
85+	133,903	6.8	192,983	8.9	44.1
Total Elderly	1,960,752	100.0	2,160,767	100.0	

Source: U.S. Census, *General Population Characteristics* (PC 80-1-B34, N.Y.) Table 19 and *Characteristics of the Population*, Vol. 1, Part 34, New York, Table 20.

Special Needs

Among the specific groups of elderly whose housing needs are particularly acute, the "frail" elderly, particularly those over 75, are more likely than others to have serious health problems which limit their activities. Frail elderly persons, especially those who live alone, often need some assistance in cooking, housekeeping, home repairs, transportation, laundry, personal care, and other tasks. The availability of support services can make the difference between continued independence and entry into

institutions --which is financially costly to both the individuals involved and to the taxpayer. Institutional care is three times more costly than in-home care. (Only 5.5 percent of New York elderly reside in institutions and another 6 percent live in other types of group quarters).

The basic problem of the second "special needs" group is income. The low-income elderly have several characteristics which distinguish them from those who are not poor. They are more likely to be renters, to be members of minority groups, and to live in inner cities. The 1980 census showed that 315,981 or 11 percent of New York's elderly age 60 and older had incomes below the poverty level.

Housing

In New York City, persons over the age of 65 are much more likely to be renters (73.1 percent renters versus 26.9 percent owners). In the rest of the state, older persons are more likely to own their residences (68.8 percent owners versus 31.2 percent renters). Statewide, the ratio is nearly even, with 49.5 percent owners and 50.5 percent renters.

Earlier projections of the housing status of older New Yorkers understated dramatic changes in the housing and living arrangements of the elderly. The number of individuals living alone, age 65 and over, was projected to increase by 18% between 1970 and 1980. The 1980 Census reported the actual increase was a startling 27 percent. Non-family householders (those living alone or only with non-relatives) now number close to 650,000, are predominately women (504,493) and include 620,031 aged 65-plus who live alone.

Many people remain in their homes after their children have moved away, and in many cases, after they have been widowed. This situation has both advantages and disadvantages. Many elderly people are able to remain in the homes and neighborhoods where they have lived for many years and where they generally wish to remain. People with limited retirement incomes may have difficulty paying property taxes, utilities, and maintenance costs on large houses. Several of the specific options discussed in this manual are designed to address the property rich, cash poor situation of many older homeowners.

III. Assessing the Housing Needs of Elderly Residents in Your Community

A needs assessment is one of the basic steps in developing local solutions and determining program options for the housing problems of elderly residents in a particular community. This section presents one way for assessing housing needs using current information to analyze the relationship between the population and the housing characteristics of the community.

What Do We Want to Know?

From an individual perspective, the assessment might include a concern for how the household is managing:

How much of the household budget is spent on housing?

Are households making housing adjustments—taking in a roomer or boarder? restricting use of the housing unit to conserve on utility expenses? foregoing expenditures on other needs to meet housing expenses? desiring to move?

From a community perspective, the assessment of the housing situation of older adults involves answering questions such as these:

Who lives where (age, income, race by geographic area)?

In what type of housing (single family or multi-unit structure)?

In what type of household (household composition)?

Do people own or rent?

What are the income levels?

How much does housing cost (house value/rent levels)?

What are the patterns?

How does this compare to the situation in other nearby or similar communities?

Sources of Data

Information on questions such as these can be obtained by compiling data already collected from other sources or it can be compiled by conducting a special survey. It is often difficult to obtain current data for the particular location of concern.

Census

The 1980 Census of Population and Housing has compiled data for New York State, at the state level, county level, and within each county for towns and villages. We are fortunate to have 1980 Census counts for New York State for smaller geographic areas as well. In fact, 1930 Census data for New York State have been compiled at the block level. This means that 1980 information is available for smaller than census tract and block group levels within New York State. For example, suppose you were interested in finding out about the housing situation of elderly residents within a particular neighborhood or community center in 1980. You could aggregate, or add up, the information supplied for each of the individual blocks that make up the area with which you were concerned.

The information available from the 1980 Census includes data about Population and Housing Characteristics. A list of subject items in the 1980 Census includes descriptive information about populations such as: age, sex, race, marital status, household relationship, education, employment, and income. The information available from the Census about housing variables includes: the number of units at an address, the number of rooms per dwelling unit, whether the unit is owned or rented, whether or not there are complete plumbing facilities, the amount of rent, the source of water, type of sewage disposal, heating equipment, costs of utilities and fuels, and new for 1980: homeowner shelter costs for mortgage, real estate taxes and insurance.

Local Survey

Although the Census of Population and Housing is a source of a great deal of information, there may be additional information that individuals or groups interested in elderly housing issues require for program development and planning. The Bureau of the Census does not provide data about individual households or subjective measures such as: household perceptions of housing needs and quality, measures of satisfaction with housing, neighborhood conditions, accessibility to services, and, household adjustments to housing situations.

In order to collect this type of information, it will most likely be necessary to conduct a special survey. Depending on the budget, colleges and universities, planning agencies, and consultants are available to assist in the design and development of a survey instrument and sampling procedure to meet your particular needs. Questions such as the following may be asked in a survey:

1. Have there been any recent changes in your living arrangements? What kinds of changes?
2. Do you live in your own home or someone else's?
3. Have you recently incurred any (or, do you expect to incur any) major expenses for maintenance and repair on your house? Do you feel that repairs are needed?
4. Have you considered moving? (and, Why?)
5. Where would you want to move? (location)
6. What kind of place would you want to move to? (type)
7. Would you be interested in a homesharing arrangement? (as a home-provider or, as a home-seeker?)
8. What do you like best about where you live?
9. What do you like least about your current housing situation?
10. What would you change about your housing situation if you could?

Other Data Sources

There are many other sources of information, both public and private. Depending on your particular concerns and objectives, some of the following may be able to assist you.

local and/or regional planning agency
health systems agency
area agency on aging
regional transportation authority
local social service agency
Cooperative Extension
banks
real estate brokers
tax assessors
public housing authorities
rural/neighborhood preservation companies

Some Initial Information

In looking at housing data to determine the needs of the elderly in a community, it is important to collect and analyze information relating to the population with which you are concerned, at the geographic level for which you need data. Community profiles of social, economic, demographic, and housing characteristics are available in the People of New York (P.O.N.Y.) notebook in each County Cooperative Extension Office (See reference below.).

In assessing the housing needs of the elderly in a specific community, the answers to some of the following questions will provide a starting point.

How many elderly are in the community?

What percentage are the elderly of the community's population?

How have the numbers changed over time?
Is the residential location of the elderly concentrated in one area or dispersed? (Are they isolated or do they live in community clusters?) What type of housing do the elderly occupy? (single family, or multifamily?)
Do the elderly own or rent? (tenure)
What is the age of the housing stock? (and, condition)
What is the relationship of household size to the size of the housing unit?
What is the relationship of household budget to housing costs? (for both owners and for renters)
What housing adjustments are elderly households making? (spatial adjustments—closing off rooms for the winter; the addition of rental unit; consideration of moving, or recently moved; change in household composition—the addition or loss of a family or non-family member)

Using the Information

Once collected, this information can be used to compile a profile of the elderly residents in the community. This statement of how and where the elderly are living will provide a basis for developing and implementing local level programs to meet the housing needs of the elderly in the community.

References

Cornell Population Information Program. *PONY: People of New York,* College of Agriculture and Life Sciences, Department of Rural Sociology, Warren Hall, Cornell University, Ithaca, NY 14853.

Pollak, P. "Assessing the Housing Needs of Elderly Residents in Your Community," *Consumer Economics and Housing TOPICS,* Department of Consumer Economics and Housing, N.Y.S. College of Human Ecology, College of Human Ecology, Cornell University, Ithaca, NY 14853, 1982.

IV. Housing Options

This section will outline several options for housing the elderly. All of these ideas have been tried in practice, although some have been on a limited scale.

These alternatives are offered as potential considerations, not panaceas. There is no one option which fits the needs or desires of all elderly or the situation in every community. Each of these alternatives, however, could meet the needs of some elderly—and some of the options could benefit others in the community as well.

1. Home Sharing

Home sharing is a living arrangement in which unrelated persons reside together, sharing living expenses and housekeeping duties. There are two types of home sharing arrangements—match-up and group homes.

A. Match-Up

Match-up type home sharing occurs when a person with room to spare shares their home with others. Match-up home sharing involves a home provider who owns or rents a dwelling unit which he or she is willing to share with another person, and a home seeker who wishes to move in with another person. The function of a home sharing program (which may be run by an independent agency or a unit within a larger organization) is to match up home providers and home seekers whose needs and desires appear compatible. Some agencies charge a fee for the matching service. Others perform the service for free.

The people directly involved make the final decision on the match and the terms of the match. The agency puts the people involved in touch with each other, and in some cases counsels clients both before and after a match is made. Both pre- and post-placement counseling appear to be an important component of successful matches. Some agencies feel that matches should be monitored for the first six to twelve months.

People enter home sharing with varying goals. Some may be primarily interested in help with their expenses; others may be interested in companionship or security. Others may be interested in exchange of services; for example, a single parent may wish to have someone care for his or her children between the children's arrival home from school and the parents' arrival home from work. An elderly person may want someone to drive them to places such as the food store.

Home sharing projects differ in organization, services, staffing, funding, facilities used, and the way the shared homes operate. The following is a list of a few of the major program differences:

- Programs involve different organizations such as Area Agencies on Aging, senior centers, church groups, neighborhood groups, housing authorities, or planning departments.
- Some programs involve simply the addition of a staff person to an existing agency. Others are formed as a sub-agency within an umbrella agency and still others are independent agencies.
- Some programs provide all types of counseling including following up on matches and resolving problems. Other programs only provide referral to other agencies.
- Programs differ on how they match residents. Most programs match using a combination of factors—location preference, interests, hobbies, background characteristics, health, amount of rent desired, or whether the persons are opposed to sharing with someone who smokes, drinks, or has a pet.
- Some match only seniors with seniors. Some do intergenerational matches—seniors with younger people. Some groups target other populations such as the handicapped, the mentally disabled, students, single parents, or young families.

Advantages

a. Home sharing promotes the more intensive use of existing buildings.

b. These programs do not require large government subsidies. They help people solve problems by using their own resources in their own way.

c. Home sharing programs are relatively inexpensive to operate and can be implemented relatively quickly; existing programs have between one and four paid staff and many programs utilize trained volunteers.

d. Home sharing can help ease the financial problems of both homeseekers who obtain affordable housing and home providers who may gain help with their expenses.

e. The programs can help overcome social and psychological isolation, as well as providing some security in case of emergencies.

f. Home sharing programs are flexible and can often match clients relatively quickly.

Constraints

a. Many people in our society are not eager to share a home. Many will prefer their own place long after living alone makes economic sense. Generally, more elderly people are willing to be home providers than home seekers.

b. Home sharing programs have had difficulty successfully matching some clients with significant medical or psychiatric problems. These programs require great skill and sensitivity on the part of those doing the matching.

c. In some cases, home sharing arrangements may affect eligibility for Federal and State government programs such as partial exemptions from property taxes, Circuit Breaker program, Supplemental Security Income (SSI) and food stamps. For more information, see L. Malakoff and P. Ponak. "Home Sharing: One Option for Reducing the Housing Costs of Older Homeowners," *Consumer Close-Ups,* Department of Consumer Economics and Housing, Cornell University, Ithaca, NY 14853, 1982/83 Number 1.

d. Some match-up type home sharing programs may encounter difficulties with zoning restrictions, which limit the number of unrelated individuals who may share a single family home. For additional discussion on planning, zoning, and land use issues, see Section V.

An Example: Project SHARE of Nassau County, NY

PROJECT SHARE
Nassau County Family Services Association
129 Jackson Street
Hempstead, N.Y. 11550
Tel.: (516) 485-4600

One of the first home sharing projects was Project SHARE (Senior Housing at Reduced Expense) in Nassau County, New York. Project SHARE serves as a model for many other programs across the country. The SHARE program helps seniors living alone find compatible housemates to share their houses or apartments. The project matches mostly seniors with other seniors, but does a small number of intergenerational matches as well.

Origins. Project SHARE began in 1975 when the Nassau County Department of Senior Citizen Affairs appointed a task force to study program development. One of the recommendations, arising from an idea proposed at the grass roots level, was home sharing. The Family Service Association of Nassau County, a private, non-profit social agency, was selected to develop a program. The county chose this agency because it operated other senior citizen counseling programs and was experienced in developing innovative programs.

Funding. Initial funding for a six-month pilot phase began in January 1977 under Title III of the Older Americans Act. Funding was provided through the New York State Office for the Aging and the Nassau County Department of Senior Citizen Affairs and was later renewed.

Case Load. Since the program started, Project SHARE has processed over 2,000 applications and has matched almost 500 persons. Present staff includes a part-time director, a part-time office clerk, and four volunteers each giving one full day of service a week.

Publicity. From the beginning, Project SHARE established an outreach program with local social service agencies, hospitals, churches, and charity groups. The staff regularly visit senior citizen centers and nutrition sites. The program is publicized through local radio station, community papers, and in national magazines and newspapers.

Contact. The initial client contact with Project SHARE is most often by telephone. Project staff interview each potential home provider and home seeker to gain an understanding of housing needs and personal characteristics. A field site inspection is made of all potential residences.

Matching. The primary factor guiding Project SHARE's matching is the location of the home provider's residence and the desired location of the home seeker. The staff also tries to match people on the basis of compatible habits and interests as well as health status and special needs. Once the staff identifies a potential match each applicant is informed about the other. If there is interest, the applicants arrange to meet. If necessary, pre-placement counseling is provided.

Follow-up. After establishing a shared housing arrangement, Project SHARE follows up by telephone. After six months, they survey the participants. The Family Service Association is available for counseling residents in shared households who have personal difficulties.

Other Examples

CAYUGA COUNTY HOMSITE DEVELOPMENT CORPORATION
60 Clark Street
Auburn, NY 13021
Tel.: (315) 253-8451

The Corporation is a non-profit rural preservation company with extensive experience in developing and managing rural housing programs. One of their latest initiatives is a match-up type home sharing program.

LUTHERAN COMMUNITY SERVICES
Family and Community Services
525 Clinton Ave.
Brooklyn, N.Y. 11215
Tel.: (212) 638-1926

The program was initiated in 1979 with a one year grant from the Wheatridge Foundation. It began with the help of a social worker but now operates with volunteers. Homeowners, sixty years of age and over, are matched with seniors seeking housing. The idea of intergenerational matches is under consideration.

RURAL SULLIVAN COUNTY HOUSING OPPORTUNITIES, INC. (RSCHO)
262 Broadway
Monticello, N.Y. 12701
Tel.: (914) 794-0348

RSCHO, a program started in May, 1982, is a rural preservation company funded by the New York State Division of Housing and Community Renewal. RSCHO administers the Rural Aging Services Project (RASP) for Sullivan County (See Section IV.7). They match elderly home providers with elderly home seekers and are considering intergenerational matches.

SHARED HOUSING OPPORTUNITIES PROGRAM (SHOP)
Housing Council in the Monroe County Area, Inc.
121 N. Fitzhugh St.
Rochester, NY 14614
Tel.: (716) 546-7300

This program began in 1983 with grants from four private foundations. The grants cover two years of administrative costs and salaries for two staff people. Because the program is aimed primarily at helping elderly people find or maintain affordable housing, match ups will always include at least one person over age 55.

PROJECT SHARE
Richmond Senior Services
College of Staten Island
130 Stuyvesant Place
Staten Island, N.Y. 10301
Tel.: (212) 720-1290

Project SHARE began in March, 1980, as a part-time effort. A year later, they became full-time. Richmond Senior Services sponsors Project SHARE with funding from local foundations including the United Way and the New York Foundation. They usually match peers but also do intergenerational matches. Sometimes they have families who want an older person to move in with them. Most of their matches involve homeowners rather than people who live in apartments.

ONONDAGA HOME SHARING
205 S. Salina St.
Syracuse, N.Y. 13202
Tel.: (315) 422-3883

Onondaga Home Sharing is sponsored by the Syracuse Housing Authority. The program was initiated with State Community Services Program funding from the New York State Office for the Aging and the Metropolitan Commission on Aging. Services include: screening of applicants, matching, follow-up, and referral to community services as requested or needed. Any Onondaga County resident is eligible for the program. Intergenerational matches are arranged when feasible. One of the persons, however, must be 60 years of age or older.

WESTCHESTER RESIDENTIAL OPPORTUNITIES, INC. Senior Citizens Housing Assistance Program
470 Mamaroneck Ave.
White Plains, N.Y. 10605
Tel.: (914) 428-4507

This program provides comprehensive housing assistance to the elderly in Westchester County. Home sharing is one component of their program. They have done several hundred peer and intergenerational matches. Some of the many other services they provide include: an apartment location service both in the private sector as well as in HUD-funded housing projects with an emphasis on special needs housing; a revolving loan fund loans to seniors who need assistance in paying rental security deposits; and entitlement counseling to help low and moderate income households secure all the benefits available from local, state, and federal programs. Funding for these programs

comes from a variety of sources including a Title III of the Older Americans Act grant, HUD grants, and grants and service contracts from several large corporations.

B. Group Homes (Shared Living Residences)

A group home for the elderly involves a number of elderly people who live as one household. No one member individually owns or rents out the property. A community group, for example, may obtain facilities, rehabilitate it in preparation for a group, and help interested older people who live in the same community establish a new household. The home sharing program may facilitate the formation of the group, assist in locating an appropriate residence, and help resolve household organization and management problems.

Group homes range from about three people to about twenty-five. Many group homes have an employee who prepares meals, does housekeeping and sometimes provides other services.

Group homes can serve both the frail elderly, who may need significant support services as well as shelter, or the basically independent who, for financial and/or social reasons, wish to live with others. A frail population will need more sponsoring agency involvement, more services, and more money for these services. This does not mean, however, that group homes for the frail elderly are not cost-effective, since the alternative may be institutionalization.

Advantages

a. Group homes can encourage friendship and community support and help overcome isolation, especially for people who would otherwise be living alone.

b. Group homes combine independent living with mutual support.

Constraints

a. People with serious health problems (for example, inability to walk or to care for their persons) may have problems in group homes.

b. Obviously, a group home may not be the ideal environment for people who need a great deal of privacy or to whom home ownership is important.

c. Many municipalities have zoning regulations which forbid more than a small number of unrelated people to live as a single family. Other constraints may include local housing and building codes, real property tax assessment changes, and eligibility for Federal and State government benefit programs.

An Example, SHARE-A-HOME of Jefferson County, NY

SHARE-A-HOME of Jefferson County is an example of the group residence type of home sharing. The SHARE-A-HOME concept was developed by James Gillies who operates several homes in the Winter Park, Florida area. The SHARE-A-HOME houses are jointly owned households of residents who divide household responsibilities and expenses. The homes in Florida include such residential structures as a former convent, college dormitory, estate, and ranch house. Each resident has either a private bedroom or shares a bedroom. All household expenses are shared.

SHARE-A-HOME of Jefferson County is non-sectarian and non denominational and receives no public support. Their first home is in Watertown, New York. They have space for up to nine members, the majority of whom have double sleeping rooms. The house is located within easy access of shopping and the bus line.

Eligibility. Requirements for joining the SHARE-A-HOME include a physician's statement concerning the health of the proposed member, the ability to care for one's personal needs, sufficient income to meet the monthly contribution toward the home's operation, and the willingness and ability to live in a family environment.

Staffing. The home is autonomous with its own rules. A paid house manager is responsible for budgeting, grocery shopping, housekeeping, laundry, meal preparation, and transportation. A staff member is available seven days a week.

An Example: PROJECT SCOPE in New York City, NY

PROJECT SCOPE Lenox Hill Neighborhood Association
331 East 70th Street
New York, N.Y. 10021
Tel.: (212) 744-5022

The Lenox Hill Neighborhood Association is an established settlement house. The project was initiated with a foundation grant to start a home sharing project. The grant lasted for three years. Since then, they have relied on the general funds of the settlement house. They rent three apartments in New York City public housing projects. Two women, sixty years of age and older, live in each of the apartments. Project SCOPE selects residents for the apartments but the residents live independent lives.

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A. Match-up

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B. Group Homes

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Day-Lower, D. *Shared Housing for Older People: A Planning Manual for Group Residences*, Shared Housing Resource Center Inc., 6344 Greene St., Philadelphia, PA 19144 (215) 848-1220, 1983.

The Gerontologist. Volume 18, No. 2, 1978. Contains articles about the Philadelphia Geriatric Center's development and monitoring of Community Housing for the Elderly (CH), a model group home project. Implications for further planning and policy are also discussed. A chart of 9 group home projects around the country lists programs, client characteristics, housing characteristics, staffing, services, costs and funding sources.

Streib, Gordon F., and Hilker, Mary Ann. *An Experiment in Shared Living for Older People: A Description and Guide for Action*, ($5.00), Center for Gerontological Studies, University of Florida, Gainesville, Florida 32604, (904) 392-0254, 1980. ($5.00). Streib and Hilker describe Share-A-Home, (the registered trademark of Share-A-Home of America, Inc.,) the first and probably best known organization promoting group housing.

C. General

1. References

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Pollak, P.B. and L. Malakoff. "Home-Sharing for the Elderly," *Planning*, Vol. 49, No. 7, July/August 1983, p. 16-17. Available from Cornell Cooperative Extension, New York State College of Human Ecology, Cornell University, Department of Consumer Economics and Housing, Martha Van Rensselaer Hall, Ithaca, NY 14853.

Shared Housing Resource Center. *National Directory of Shared Housing Programs*, 6244 Greene St., Philadelphia, PA 19144, (215) 848-1220, September 1982.

2. Resources

Cornell Cooperative Extension
Cornell University
New York State College of Human Ecology
Department of Consumer Economics and Housing
Martha Van Rensselaer Hall
Ithaca, NY 14850

Cornell Cooperative Extension and many New York State County Cooperative Extension Associations provide public information on home sharing through printed materials, meetings, workshops, and community programs. In 1982, Cornell Cooperative Extension and New York State Division of Housing and Community Renewal coordinated three conferences in New York State to present and discuss the home sharing concept. A packet of materials and the conference proceedings are available from Cornell Cooperative Extension or the New York State Division of Housing and Community Renewal.

Shared Housing Option Program (SHOP)
New York State Division of Housing and Community Renewal
Office of Special Housing
Two World Trade Center
New York, NY 10047

SHOP was created in 1982 within DHCR to encourage local Housing Authorities, Neighborhood and Rural Preservation Companies, Area Offices for the Aging or non-profit groups to promote and develop shared living arrangements for the elderly and others. DHCR's Office of Special Housing provides information, technical assistance, promotional and technical materials, and other services to encourage the development of shared housing. A fact sheet and brochure on the Shared Housing Option Program (SHOP) are available from DHCR.

Shared Housing Resource Center (SHRC)
6344 Greene Street
Philadelphia, Penn. 19144
(215) 848-1220

THE SHRC is a national, non-profit organization promoting shared housing alternatives for older people on a local, regional, and national basis. They provide an education clearinghouse, networking, technical assistance, research, and advocacy.

2. Secondary Units

A. Accessory Apartments

An accessory apartment is a separate, independent dwelling unit installed in an existing single family home. An accessory apartment may be appropriate for an older homeowner who wants the benefits of having a tenant to provide a source of income, to assist with maintenance, as well as add to the security of having someone else around and yet wants privacy and independence.

As of 1980, the U.S. Bureau of the Census estimates that there are 2.5 million illegal accessory apartments in the United States. They are undoubtedly widespread; some local jurisdictions estimate that 10-20% of their original single family homes contain accessory apartments. These jurisdictions include Weston, Connecticut where such conversions have been legal for many years, and Babylon, New York where they were recently legalized. A phenomenon which spreads almost entirely on the strength of private initiative must be meeting some perceived needs; and accessory apartments can be seen as a response to the current housing market.

Examples of Community Responses to Secondary Units

Babylon, New York
Department of Planning and Development
200 E. Sunrise Highway
Lindenhurst, N.Y. 11737
Tel.: (516) 957-3102

The town has recently legalized approximately 4,000 accessory apartments in single-family neighborhoods.

Bridgeport, Connecticut

Area Agency on Aging (AAA)
276 Park Ave.
Bridgeport, Conn. 06604
Tel.: (203) 333-9288

The AAA is about to begin a pilot program funded by the Connecticut Department of Housing which will provide renovation loans to elderly who wish to renovate their single family homes to accommodate an accessory apartment. The revolving loan fund will provide low interest loans to elderly in 14 towns in southwestern Connecticut.

Fairfax County, Virginia

Office of Comprehensive Planning
Zoning Administration Division
10555 Main St.
Fairfax, VA 22030
Tel.: (703) 691-2581

Accessory apartments are illegal. A second kitchen may be installed for a relative or family member, but zoning approval requires signing an acknowledgement that rental of a separate unit in a single-family home makes the owner liable for fines of up to $1,000 a day.

New Castle, New York

Town Hall
Building and Engineering Office
200 South Greeley Ave.
Chappaqua, NY 10514
Tel.: (914) 238-4771

The Town of New Castle has detailed standards in their ordinance which permits accessory apartments. For more information, see the section on Accessory Apartments in Section V on Planning, Zoning, and Land Use Issues.

St. Lawrence County, New York

St. Lawrence County Office for the Aging
County Office Building
Canton, NY 13617
Tel.: (315) 379-2204

St. Lawrence County has earmarked a portion of its Small Cities Community Development Block Grant to rehabilitate older homes and add accessory apartments. In addition, St. Lawrence County hopes to develop 35 ECHO units attached to existing mobile homes using innovative construction which includes local green lumber. It is envisioned that as the mobile homes deteriorate, the ECHO units will be the basis of a new home.

Weston, Connecticut

First Selectman (Mayor)
Town Hall
56 Norfield Road
Weston, CT 06880
Tel.: (203) 222-2656

This rural suburb has long permitted accessory apartments. Owners sometimes take the apartment for themselves and rent the rest of the house. They have a slide presentation which shows a variety of conversions both before and after adoption of regulations.

Westport, Connecticut

Planning and Zoning
Town Hall
110 Myrtle Avenue
Westport, CT 06880
Tel.: (203) 226-8311

The Town's ordinance restricts accessory apartments to owners or tenants 62 years old or older.

Yorktown, NY

City of Yorktown
Building Department
363 Underhill Ave.
Yorktown Heights, NY 10598
Tel.: (914) 962-5722

The City of Yorktown has a special permit procedure which permits accessory apartments. For more information, see the section on Accessory Apartments in Section V on Planning, Zoning, and Land Use Issues.

B. ECHO Housing--(Elder Cottage Housing Opportunities)

ECHO housing, or Granny Flats as they're called in Australia, are similar to accessory apartments, but are outside the home. They are small, self-contained dwelling units designed for installation on the same lot as an existing single-family home. With ECHO housing, an elderly relative can live nearby, but not with their family.

The American Association of Retired Persons estimates that as of mid-1982, an ECHO unit can be expected to cost about $18,000. Taxes, utilities, and maintenance should average about $1,400 per year, in contrast to $3,600 per year for an average free-standing home.*

ECHO housing is often removable and comes in a variety of forms including panel construction and mobile homes. Mobile home ordinances may restrict ECHO housing in some communities. In Australia, law requires that the 'granny flat' unit be removable. The housing unit is permitted as long as an elderly relative needs it, but is to be removed when it is no longer necessary. Several communities in the United States are considering the development and promotion of this opportunity.

Advantages of Secondary Units

a. Accessory apartments can provide homeowners with additional income. In addition, arrangements can be made for the tenant of the accessory apartment to provide personal support services or assistance in maintenance or chores in exchange for a reduction in rent.

b. Relatively economical units are made available to those who need them, including single elderly persons who may not want or need large units. Accessory apartments can often do this with little or no impact on the character and appearance of the community. ECHO housing can be removable.

c. Accessory apartments, like home sharing, can make more intensive use of housing which already exists. Both forms of secondary units, however, allow for more privacy than in a shared housing situation.

d. Accessory apartments and ECHO housing enable families and older relatives to live near each other, but not together.

*American Association of Retired Persons. *ECHO Housing Fact Sheet,* AARP, Housing Program, 1909 K Street, NW, Washington, D.C. 20049.

Constraints of Secondary Units

a. Accessory apartments, in contrast to shared housing, requires the homeowner to spend (usually) several thousand dollars remodeling the home. Rental income will often repay the investment, but an initial outlay is necessary. ECHO housing similarly requires an initial expenditure to purchase the unit.

b. Some individuals and communities have been concerned that allowing the conversion of homes in single family neighborhoods will detract from the character of the neighborhood. Many communities have addressed this problem by regulating conversions—for example, by prohibiting exterior modifications to the house or, in the case of ECHO housing, by requiring that the change be temporary.

c. Some communities have been concerned that secondary units will increase demands on public and auxiliary services—parking, septic systems, etc. Generally these problems can be handled by municipal regulation.

d. In many communities, accessory apartment conversions in single family neighborhoods violate local zoning codes. According to a study by the Tri-State Regional Planning Commission, some local authorities prefer to keep such conversions illegal, by refraining from aggressively enforcing the zoning laws; they believe that this leads people to be very discreet and therefore helps maintain the appearance and atmosphere of a one-family neighborhood. The same goal, however, can be met by carefully developing regulations which are sensitive to both older residents and community needs.

e. Some communities have restrictive zoning regulations. If, for example, a zoning ordinance specifies that one unit in a home with an accessory apartment must be occupied by an elderly person, the building's use and marketability may be affected.

f. Elderly should consider the income tax implications of installing a rental unit in their home. When a house with an accessory apartment is sold, capital gains taxes will apply 100 percent to the rental portion of the house.

g. An ECHO unit will probably increase the property taxes on a home. In some communities, renovations to a home so that it includes an accessory apartment may increase the property taxes.

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Hedges, Helen. *Legal Issues in Elder Cottage Housing Opportunity (ECHO): Restrictions on Manufactured Housing,* American Association of Retired Persons, 1909 K St., Washington, D.C. 20049, 1982.

Westchester County Department of Planning. *A Guide to Accessory Apartment Regulations: Meeting Smaller Household Needs,* Westchester County Department of Planning, 432 County Office Building, 148 Martine Avenue, White Plains, NY 10601, April 1981. The Westchester County Department of Planning has prepared a technical report examining single-family conversions in the region, the pros and cons of accessory apartment regulation, the treatment of both legal and illegal conversions by communities in and out of Westchester, and guidelines for the development of regulations to accommodate accessory apartments while preserving the character of existing neighborhoods.

A packet of eleven articles on accessory apartments and echo housing, including many of the articles listed here, is available for $7 from:

Patrick H. Hare
Planning and Design
2027 Q Street, NW
Washington, D.C. 20009
Tel.: (202) 234-1219 or (202) 234-6170

3. Home Equity Conversion

Home equity conversion plans are designed to allow homeowners to convert some or all of the asset represented by the value of their home (equity) into cash without the homeowner having to leave the house. Under these plans, an investor (who may be an individual, a financial institution, a non-profit corporation, or a public body) either buys a share of the equity in the home or makes a loan with the home as security (mortgage). Home equity conversion plans provide that the homeowner may remain in the home until death or until a negotiated future date. Generally, the homeowner does not have to repay the principal of the loan for a specified period of time or until the owner dies or the house is sold. At that time, if the investor has purchased equity, he or she takes possession of the home, and usually recovers his or her investment by selling it—perhaps gaining a profit from the home's appreciation in value. If the income to the elderly person was structured as a straight loan, the elderly person's estate may have to sell the house in order to repay it. In all of the plans, elderly homeowners can increase monthly cash resources by drawing against the equity of their home.

Advantages of Home Equity Conversion

a. The one major advantage of HEC plans is that they enable elderly homeowners to remain in their homes and maintain their standard of living, with minimal disruption to their way of life and little or no government subsidy.

Constraints

a. Home equity conversion programs cannot help homeowners whose houses are not seen as sound 'investments.' Home equity conversions, therefore, will be of little assistance to the most needy elderly.

b. The interest rates charged in the loan reduce the net amount (annuity payment less interest on loan) that homeowners receive. Two banks which have offered reverse

annuity mortgages (one each in Maine and Ohio) have recently suspended their programs because of high interest rates.

c. No one knows the length of time for which they will need an income; investors do not know when they will gain possession of the property in which they are investing. In principle, this could be resolved by the same kind of actuarial methods which insurance companies use, but this could only be done with a relatively large program. The Buffalo, New York program (previously described) plans an initial pool of eighty homeowners.

d. Home equity conversion transactions are new and complex. There is a great deal at stake for homeowners who enter them. In the development of HEC programs and plans, care should be taken to protect the elderly homeowner.

e. Many elderly homeowners will be properly hesitant to enter HEC programs. The hesitancy of elderly clients may, in many cases, be increased by a desire to pass on their home to their heirs. No one should enter such a program without competent financial advice and counseling.

A Sample Home Equity Conversion Plan

The following is a draft prepared by the finance committee of the Connecticut Department on Aging Task Force on Housing Alternatives for the Elderly. It outlines a plan for home equity conversion. Any such plan will need specific application of individual financial facts before being implemented; we include it here to stimulate interest, thought, and discussion.

Objective:

1. Give house rich/cash poor elderly a chance to continue living in their existing homes if they choose, for up to the rest of their lives.
2. Give them some return on their equity while they continue to live in the home.
3. Give them (when and if they decide to move out) or their estate the cash equivalent of the present value of their home.

Concept:

1. Sell home to an investor (group of investors using the limited general partnership concept) for current fair market value less 6 1/2% (or 93 1/2% of value—6% would have been paid to a real estate agent, 1/2% to cover legal fees).
2. Title is held by investor but seller gets life use of property (if so chosen). Seller may give up occupancy at any time in exchange for sales proceeds (93 1/2% of sales value).
3. During seller occupancy, sales proceeds are invested (work out details of trustee/investor) in high yield, short term investments (6 month certificates of deposit, money market funds, etc.).
4. Proceeds from investment are split between investor and seller. (Percentage of investment income to each party will be dictated by the market.)
5. When investment fund is liquidated (seller moves or dies, proceeds go to seller or estate) the investor is free to dispose of house realizing all appreciation in value.
6. Taxes, insurance and maintenance remain the responsibility of the seller. (Taxes may be a problem here. Elderly would lose tax freeze when property is sold.)

Detail:

1. Will elderly "sell" their houses in exchange for life occupancy and some added income? Effect on estate and heirs?
2. Are limited cash return, tax advantages and appreciation enough to attract investors? (It seems highly important to maintain a profit motive.)
3. What problems are involved in finding the proper trustee/investor for the cash fund?

4. Can provision be made (protection for investor) to use fund principal (under proper control) to pay excessive taxes or make repairs or improvements to property? Maybe the protection for the investor is that the house must be turned over at end of occupancy period in substantially the same condition as it was at time of sale, less normal wear and tear.

Examples

Home Equity Living Plans (HELP)
2057 Genesee Street
Buffalo, N.Y. 14211
Tel.: (716) 892-2141

In 1981, the Buffalo, New York Home Equity Living Plan (H.E.L.P.) program was initiated. It is a non-profit corporation sponsored by the City of Buffalo and funded by the U.S. Department of Housing and Urban Development. The involvement of a non-profit corporation allows the program to incorporate goals of neighborhood preservation along with the objective of converting senior citizen homeowners' equity.

Elderly homeowners retain "life estates" in their homes, which are renovated by a public corporation that retains a 'remainder interest' (title to the house). Homeowners are guaranteed benefits for their lifetime. The older person can remain in the home for the rest of his/her life. H.E.L.P. pays for maintenance, property taxes, and insurance. Cash annuity payments are either paid in monthly checks guaranteed for life or paid in larger installments. In addition, the older person can keep any rental income collected from tenants.

Eligible persons include city of Buffalo residents over age 60 who own their house debt-free or have a small mortgage and a house value which is consistent with policy guidelines.

Fouratt Corporation
P.O. Box 221549
Carmel, California 93922
Tel. (408) 625-4447

The Fouratt Corporation is experimenting with a sale and leaseback concept. Private investors are sought to buy the homes of the elderly. The investors guarantee that the elderly can stay as renters for as long as they choose. The monthly rent is less than the buyer's monthly payment to the investor.

San Francisco Development Fund
Reverse Annuity Mortgage Program
645 Tamalpais Drive
Corte Madera, California 94925
Tel.: (415) 924-5770

The Reverse Annuity Mortgage Program was initiated in April, 1981. The RAM Program allows older homeowners to transform the equity in their homes into regular monthly income without giving up their properties. Under RAM, people over age 62 can borrow funds at a fixed interest rate for a maximum of 12 years. To qualify, recipients of the RAM loans must live in their own single family dwellings, townhouses or condominiums, have little or no mortgage balance, modest assets, and low or moderate income.

The Program is administered by the non-profit San Francisco Development Fund. The lending institutions participate as a public service. There are three types of loans offered under the Program: 1) Simple Reverse Mortgage—The homeowner receives a fixed interest rate for a fixed term, and fixed monthly payments. 2) Graduated Payment RAM—The homeowner receives a fixed interest rate for a fixed term, but the monthly

payments are increased six percent every year. 3) Adjustable Reverse Mortgage—This plan is identical to the first type for the first three years. At that time, the property is reappraised and monthly payments, interest rates and maximum loan amount will be adjusted based on the change in the property value and a cost of living index. Two adjustments are possible for a ten-year loan.

Participants in the RAM Program keep title to their homes, and may borrow up to 80 percent for the appraised value of their property to a maximum amount of $150,000. The borrower may receive up to 25 percent of the loan amount as an initial cash disbursement. Fees and charges are limited to one percent of the loan amount, plus the cost of an appraisal, and normal closing costs, including title insurance and escrow fees. The RAM loans must be repaid at the end of a specified term, typically 10 years. Other than the sale of the home, there are several options. Modest property appreciation may permit at least a five-year extension of the loan. Another possibility would be conversion to a sale and leaseback plan after a few years. The loans may be prepaid without penalty at any time.

The sale and leaseback plan is designed to permit older persons to sell the home and remain in it for life. In this plan, the older person sells the home to an investor (who can be an heir) for a discounted market price. The investor then leases the property back to the older person for life. The investor also purchases a deferred annuity for the older person to insure lifetime cash payments even after the mortgage is paid off. The investor assumes major maintenance and property tax responsibilities and the older person gives up future appreciation of the property in return for lifetime income and occupancy at an affordable rent. The investor is able to realize certain tax advantages such as deduction of property taxes, insurance and repairs as well as depreciation of the property.

New York State's Real Property Tax Deferred Payment Loans

Home Equity Conversion plans can also include loans to older homeowners for the amount of real property taxes owed. For more information on the New York State's Real Property Tax Deferred Payment Loans, see Section IV.8 on Property Tax Abatements.

Contact

National Center for Home Equity Conversion
110 East Main, Room 1010
Madison, Wisconsin 53703
(608) 256-2111

The National Center for Home Equity Conversion (NCHEC) is an independent, non-profit organization dedicated to the development of sound home equity conversion opportunities for older Americans. NCHEC is a resource center and information clearinghouse for consumers, developers, researchers, policy makers, and the media. It is funded by private foundations and the U.S. Administration on Aging. It publishes research papers and a newsletter.

References

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Pollak, Patricia B. "Reverse Annuity Mortgages," *Consumer Close-Ups,* Department of Consumer Economics and Housing, NYS College of Human Ecology, Cornell University, Ithaca, NY 14853, 1981/2 Number 4.

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Pollak, P.B. "An Analysis of Reverse Annuity Mortgages for Elderly Homeowners," Housing Services for the Aging, Metropolitan Commission on Aging, Syracuse, NY, 1980.

Scholen, Ken and Chen, Yung-Ping (eds.). *Unlocking Home Equity for the Elderly,* Ballinger Publishing Co., Cambridge, Massachusetts, 1980. A collection of thirty-two articles by many authors, assessing home equity mechanisms in the context of the situation of the elderly homeowner. Bibliographies are at the end of each article.

U.S. Congress, *Turning Home Equity Into Income for Older Homeowners.* An information paper prepared by the staff of the Special Committee on Aging, U.S. Senate, July 1982. A short guide to home equity conversion.

4. CONGREGATE HOUSING

Congregate housing refers to a specific Federal housing program entitled the Congregate Housing Services Program. The program authorizes HUD to grant funds to local Public Housing Agencies and non-profit borrowers under the Section 202 Direct Loan Program to provide meals and supportive services to frail or impaired elderly, non-elderly, handicapped, or temporarily disabled residents in need of such services. The Farmers Home Administration (FmHA) constructed demonstration sites in rural areas with similar guidelines.

The basic element is a food program. The project must provide two meals per day, seven days a week. Other supportive services such as household chores, personal assistance, and transportation are optional.

Congregate housing does not necessarily involve the construction of new facilities; it can be created by concentrating services at existing facilities. Congregate housing programs also do not necessarily serve all residents of the building.

The program permits flexibility. Congregate housing programs can, for example, range from fewer than ten residents to several hundred and from facilities which provide full kitchen in each dwelling unit to those which provide no individual cooking or food storage facilities.

Congregate housing programs are generally designed to serve elderly who are at high risk of institutionalization and are no longer able to live alone. This situation results from a combination of health problems and social and economic forces. These include physical and/or mental deterioration (which leads to the need for assistance in household tasks), recent trauma or loss of spouse, inadequate income, and the lack of any support system at home.

The central principle which defines Congregate housing is the link between shelter and support services. The particulars of each individual Congregate housing program are determined by the interplay of funding and site availability, needs of the elderly in the area, the capacity of existing service providers, and the creativity and vision of those who plan and manage the project.

Advantages

a. Congregate housing can provide the frail elderly with the combination of shelter and support services which they need in order to live as independently as possible and to avoid institutionalization.

b. Congregate housing can prevent social isolation and social/psychological alienation.

c. Congregate housing facilities can have a "barrier free" design compatible with the reduced mobility of the frail elderly.

d. Congregate housing can be located near existing community services and facilities (shops, hospitals, service providers).

Constraints

a. It is expensive to construct or renovate buildings, particularly since part of the space (i.e., community kitchen and dining area) is often non income-producing.

b. It is difficult to provide meals and other support services without subsidies in some form.

c. The Federal government is cutting back funding for this program.

d. Careful planning and management is required to provide necessary services without over-serving clients. Under-service fails to provide adequate support; over-service wastes resources and tends to induce dependency.

e. Obtaining the right client mix requires skill and training. Many practitioners believe that in order to avoid an overdependent population, the percentage of residents with medical problems requiring constant care should be limited. Congregate facilities are most successful when the residents can help each other.

f. Like other types of multi-unit housing, congregate housing can be limited by restrictive zoning, excessive lot-size requirements, etc. For additional information on planning, zoning, and land use issues, see Section V.

An Example: A Congregate Housing Project in Mayville, NY

Portage Hill
40 Evans St.
Mayville, NY 14757

Portage Hill is part of the Farmers Home Administration/ Administration on Aging Demonstration Project of Congregate Housing in Rural Areas. Portage Hill has 30 one-bedroom units, two of which are specially designed for the handicapped. Breakfast and dinner is provided in the central dining room for those who wish to participate. Also available are housekeeping services, transportation, and a local county nurse who is available on-call. The project coordinator has also arranged a crafts program twice a week, exercise classes, movies, and community activities. The site is located within walking distance of the village center. For more information, contact the Chautauqua County Office for the Aging at (716) 753-4417.

References

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Community Council of the Capitol Region, Inc. *A Guide to Congregate Housing for the Elderly,* 999 Asylum Avenue, Hartford, Connecticut 06105. A general discussion of congregate housing, with a bibliography and description of some facilities in Connecticut and Massachusetts.

Donahue, Wilma T., M.M. Thompson, and D.J. Curren, (eds.). *Annotated International Bibliography on Assisted Independent Residential Living for Older People (A Form of Congregate Housing).* ($4.75) Available from the International Center for Social Gerontology, 600 Maryland Ave., SW, West Wing 100, Washington, D.C. 20024.

Lawton, M. Powell. "The Relative Impact of Congregate and Traditional Housing on Elderly Tenants." *The Gerontologist,* Vol. 16, No. 3, June 1976.

Maryland State Office on Aging. *Training Guide on Sheltered Housing for the Elderly,* 301 West Preston Street, Baltimore, Maryland, 20201, 1976. A manual for guiding local project planners and managers in Maryland's sheltered housing program.

Thompson, Marie McGuire and W.T. Donahue. *Planning and Implementing Congregate Housing for Older Adults,* ($6.25), 1980. Available from the International Center for Social Gerontology, 600 Maryland Ave., SW, West Wing 100, Washington, D.C. 20024. A comprehensive guide to the development and management of congregrate housing.

U.S. Congress. House *Congregate Housing for Older Adults: A Report Prepared by the Special Committee on Aging,* U.S. Government Printing Office, Washington, 20402, November 1975.

5. Enriched Housing

The New York State Enriched Housing program was developed by the New York State Department of Social Services in cooperation with the State Office for the Aging. The purpose of the Enriched Housing program is to offer an alternative to institutionalization to frail elderly residents of New York State. This program meets many of the same needs as the Congregate Housing Program. Enriched Housing provides an option as Federal funding for Congregate housing is cut back.

Enriched housing can involve multi-bedroom apartments or individual dwelling units in close proximity to each other. These residences are in apartment buildings or publicly subsidized housing, including buildings for the well-elderly. The residents are provided with supportive services that are necessary for them to continue to live in their community with a maximum amount of independence, personal autonomy, and privacy. Services include assistance in housekeeping, shopping, meal preparation, and personal care, as well as 24-hour on call emergency coverage.

Only a small percentage of units in any one building or apartment complex may be devoted to Enriched housing. Programs limit the percentage because of a conviction that a population which included a larger percentage of frail elderly persons would have difficulty maintaining an informal system of mutual support. In addition, they hope to preserve a non-institutional environment. Sites are selected in neighborhoods close to services often in urban areas.

Residents are selected by a private non-profit or a public sponsoring agency. These agencies also secure suitable housing and provide the services required in the *Enriched Housing Program Guidelines* published by the New York State Department of Social Services.

Participants in the program are age 65 or older and have a functional impairment which, in the absence of Enriched Housing, would preclude independent living, but which does not require continuous medical or nursing care nor full-time personal care. Functional impairments include disabilities and health conditions associated with old age.

Low income residents are able to afford Enriched housing because they may be eligible for an additional state supplement above the federal Supplemental Security Income (SSI) Benefit. Previously, this state benefit was only available to the impaired elderly if they entered a home for the aged. This change means that low income older people can now afford services they need without being forced into an institution.

Effective July 1, 1983, the applicable monthly SSI Benefit is $629.16 for New York City and Nassau County and $599.16 for the rest of the State. The federal share is $302.00 and the State supplement is $327.16 and $297.16 respectively. This will increase on

January 1, 1984. Also effective July 1, 1983 is a personal allowance of $53 a month. This will increase to $55 on January 1, 1984. Seniors who are not eligible for SSI can participate as self-paying clients.

New York State is making available to Enriched Housing program sponsors limited implementation grants to help offset program costs.

An Example: The Group Apartment Living Program of Floral Park, NY

Long Island Jewish Hillside Medical Center
Lakeville Road
New Hyde Park, NY 11042
(212) 470-2627

The program provides comfortable, modern apartments that are shared by a small group of four to eight elderly residents who have limited disabilities. Needed support services are incorporated into the residential setting.

In 1977, the Long Island Jewish-Hillside Medical Center began exploring plans for group apartment living. Funding was needed to launch such a program and the Nassau County Department of Senior Citizens Affairs (NCDSCA) was approached by the Medical Center. A housing task force set up by NCDSCA acknowledged the need for developing a comprehensive housing strategy to provide a variety of elderly living arrangements; and a partnership developed involving the private, voluntary, and public sectors. The Group Apartment Living program is part of this Nassau County Housing strategy and is operated by the Long Island Jewish-Hillside Medical Center. The sponsor has a distinguished record of providing a wide variety of services related to the health care needs of the elderly.

Both federal and State resources were tapped to meet the initial start-up as well as on-going operational costs. A $10,000 seed money grant was provided by the Nassau County Department of Senior Citizens Affairs under Title III of the Older Americans Act. This funding defrayed project costs related to initial staff salaries, space modification, apartment furnishings, and security deposits. The New York State Department of Social Services' Enriched Housing program also contributed a sum of $1,000 per resident for planning and development costs. The Enriched Housing program now provides funding for on-going social services. The Section 8 Rent Subsidy program has been incorporated into the plan to supplement each tenant's SSI rental contribution.

The current staff consist of a part-time project coordinator (5 hrs.), a full-time homemaker, and a part-time social worker. A corps of volunteers also assist in operating a comprehensive arts and crafts program.

The first Group Apartment Living Unit was opened in May 1978 at a privately owned garden apartment complex in Floral Park. This unit, which houses seven adults, includes three kitchens, four baths, seven bedrooms, and common living and dining areas. The unit is located at street level. A special human services component has been designed to provide for the needs of frail elderly residents. A homemaker is responsible for marketing, daily meal planning and preparation as well as light housekeeping duties and personal care assistance. Residents take care of their own rooms, but a heavy chore/housekeeping service is provided on a monthly basis. A social worker is available to deal with adjustment problems. Also, physicians and nurses are available to provide for the health care needs of the residents from Long Island Jewish's Home Care Agency. A part-time coordinator ensures that the program operates smoothly and the support services are delivered expeditiously.

A key element in the project's success has been a careful screening process that focuses on resident compatibility. In view of the demand for group living accommodations, other apartments have since been opened.

Other New York State Enriched Housing Programs

NEW YORK CITY FOUNDATION FOR SENIOR CITIZENS
150 Nassau Street
Suite 1730
New York, N.Y. 10038
(212) 962-7559

FAMILY SERVICES OF ROCHESTER, INC
30 North Clinton Avenue
Rochester, N.Y. 14604
(716) 232-1840

IN-HOME SUPPORT SERVICES OF WESTERN NEW YORK
245 Elmwood Avenue
Buffalo, N.Y. 14222
(716) 881-6350

THE JEWISH HOME AND HOSPITAL FOR AGED
120 West 106th Street
New York, N.Y. 10025
(212) 870-5000

COMMUNITY SERVICE SOCIETY
105 East 22nd Street
New York, N.Y. 10010
(212) 828-0222

SCHENECTADY INNER CITY MINISTRY
c/o Unitarian House
1248 Wendall Avenue
Schenectady, N.Y. 12303
(518) 377-3722

WESTCHESTER JEWISH COMMUNITY SERVICES
172 South Broadway
White Plains, N.Y. 10605
(914) 949-6761

ASSOCIATED YM-YWHA/GUSTAVE HARTMAN
710 Hartman Lane
Far Rockaway, N.Y. 11690
(212) 471-0200

LORETTO/CHURCHILL MANOR
700 East Brighton Avenue
Syracuse, NY 13205
(315) 469-5561

ENRICHED RESOURCES FOR THE INDEPENDENT ELDERLY
Plaza Nursing Home
614 So. Crouse Avenue
Syracuse, NY 13210
(315) 474-4431

PRESBYTERIAN HOMES OF WESTERN NEW YORK, INC.
1207 Delaware Avenue
Buffalo, NY 14209
(716) 874-6071

CORTLAND HOUSING AUTHORITY
42 Church Street
Cortland, NY 13045
(607) 753-1771

TRANSITIONAL SERVICES ASSOCIATION, INC.
162 Circular Street
Saratoga Springs, NY 12866
(518) 584-6686

LIVING INDEPENDENTLY FOR THE ELDERLY
P.O. Box 155
Scarborough, NY 10510
(914) 762-6308

References

New York State Department of Social Services. *Enriched Housing: A New Beginning for the Frail Elderly,* (Pub. No. 1326), Albany, N.Y. 1982.

New York State Department of Social Services. *Enriched Housng Program Description.* Albany, N.Y.

New York State Department of Social Services. *Enriched Housing: A New Beginning.* Albany, N.Y.

More information can be obtained from:
NYS Department of Social Services
Enriched Housing Program
Floor 9A
40 North Pearl Street
Albany, N.Y. 12243
(518) 474-9397 or their toll-free number 1-800-342-3715

6. HOME CARE

Home care is a more general term than most of the alternatives discussed in this sourcebook. It involves the delivery of necessary health services and social services to semi-independent residents in their homes. The objective of home care is to allow the frail elderly to live as independently as possible and to avoid institutionalization. Home care may be temporary (for example, for a person just discharged from the hospital who needs help during convalescence) or for people with chronic health problems who need some attention but who do not require 24-hour care.

There are many different services which may be required as part of an individual home care plan, and they are provided by many different kinds of agencies. Funds are provided by the Older Americans Act and the State funded Community Services for the Elderly Program (CSE). Among the more common services are meals-on-wheels, homemaker, nursing, home health aide, shopping assistance, transportation, physical/rehabilitation therapy, and companionship. In fiscal year 1982, CSE funding was spent on 28,000 units of housing assistance services.

Usually an assessment is done before planning each client's exact program. The client's program is then monitored to make sure that it continues to be appropriate for his or her situation. The assessment should take into account the extent to which the formal support of home care agencies can best supplement the informal support of family and friends.

Advantages

a. Home care allows the semi-independent elderly to remain in their own homes with minimal disruption.

b. If properly targeted, home care can prevent premature and/or unnecessary institutionalization.

c. In either public or private elderly housing complexes, home care programs can function as the non-shelter support system of congregate housing programs.

Constraints

a. For clients who are unable to pay for the necessary services out of their own resources, eligibility for funding can be a problem. Medicare, Medicaid, Title XX, and other government programs cover only some services under some circumstances.

An Example: Home Delivered Meals, Ithaca, NY

Home Delivered Meals
Nutrition Program for the Elderly
Salvation Army
150 North Albany Street
Ithaca, NY 14850
(607) 273-1731

The Nutrition for the Elderly program is primarily a federally funded meal plan at the Salvation Army which serves a hot noon day meal five days a week. In some instances, however, the meals are delivered to Tompkins County residents who are participants of the program and are unable to come to the meal site. The only requirement for eligibility for the program is age—participants must be 60 years of age or older. Contributions help support the program but are not required. Food Stamps are accepted.

Ithaca is also served by the Tompkins County Health Department's Meals on Wheels program (1287 Trumansburg Road, Ithaca, NY 14850, Tel.: (607) 273-7272) which delivers a hot dinner and cold supper seven days a week. There is a fee which is not covered by Medicare or Medicaid but the Department of Social Services can sometimes help out. Food Stamps are also accepted. The meals are prepared in the hospital kitchen and delivered by volunteers from local churches. A doctor's recommendation is required.

An Example: Long Term Home Care Unit, Greene County, NY

Long Term Home Care Unit
c/o Memorial Hospital of Greene County
159 Jefferson Heights
Catskill, NY 12414
(518) 943-4154

The Long Term Home Care Unit is available to all Greene County residents. The unit provides a single entry point into human services and health systems in the county. They provide a brokering role—they put together a package of services for persons with multiple needs and monitors their adequacy.

Initial referrals to the unit come from staff of hospitals and various county agencies, although clients occasionally contact the unit directly. Individuals whose income is low enough to qualify for assistance through the Department of Social Services for personal care, homemaker or housekeeper/chore services are referred to that agency. Persons with home nursing, physical therapy, or home health aide needs are referred to Public Health Nursing. Between one quarter and one third of persons needing help have income levels or needs not served by these agencies. Congregate and home delivered meals, outreach, legal services and transportation are available through the Department of Aging. Transportation/escort, telephone reassurance, friendly visitors, and shopping assistance are available through a contact from the Department for the Aging. If the person can pay the full cost, the unit coordinator provides the information necessary to make successful links with private providers of care. If an individual is over sixty and cannot cover the full cost, a portion may be paid by the Department for the Aging Community Services for the Elderly funds. By March 1983, of 136 clients, 77 were rated moderately to extremely impaired. All of these individuals would likely meet the admission criteria for nursing home placement in New York State. Twenty percent of

these clients were completely private pay and 25 individuals have received supplementation to the cost of their care from the NYS Community Services for the Elderly funding. $3,000 was spent on supplementation in 1982.

References

Cornell Cooperative Extension. *Long Term Home Care in Greene County,* Cornell Cooperative Extension, Regional Office, 1215 Western Ave., Albany, NY 12203, July 1983.

General Accounting Office. *Entering a Nursing Home--Costly Implications for Medicaid and the Elderly,* (Report No., PAD-80-12), Washington, D.C., 20548, November 26, 1979. The report discusses factors leading to premature or avoidable institutional care (such as Medicaid eligibility policies) which create financial incentives to use nursing homes rather than community services, barriers encountered by the elderly and their families who attempt to obtain community services, and Medicaid assessment procedures for determining the elderly's need for nursing home care.

The Gerontologist. Vol. 20, No. 3, Part 1, June 1980. This special issue, "Alternatives to Nursing Home Care for the Frail Elderly," has articles about policy development, program research and policy analysis. The section on current program experiments in the U.S. includes an article on the Triage health care delivery system, Bristol, Connecticut.

Health Care Financing Administration. *Long Term Care: Background and Future Directions,* Office of Policy Analysis, Office of Legislation and Policy, Health Care Financing Administration, Room 325 H, Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C., 20201, January 1981. The publication reevaluates federal programs which finance long term care services. An overview of the population requiring services is followed by implications for future need. Topics discussed are long term care settings and their coverage under current public programs, major problems of existing Federal policy, issues and research to date, and five alternative prototype strategies for reform.

Triage Inc. *Triage: Coordinated Delivery of Services to the Elderly. Executive Summary,* 719 Middle Street, Bristol, Connecticut 06010, December 1979. The final project report includes client characteristics, cost history and description of the CAM concept—coordination, assessment and monitoring.

7. RASP—Rural Aging Services Project

Because the problems of the rural elderly differ in some ways from those residing in more populous areas, the State Office for the Aging has successfully developed a one-stop-shop housing counseling concept to promote the continued independence of the rural elderly. This program provides improved coordination among agencies including the Division of Housing and Community Renewal, Department of State, State Office for the Aging, Department of Energy, Department of Social Services and the Federal Farmers Home Administration—all of which have funding and service responsibilities.

The Division of Housing and Community Renewal has funded four Rural Preservation Company demonstration sites in Essex, Sullivan, Wayne, and Cattaraugus counties under the Rural Aging Services Project (RASP). Counselors at these sites have been providing vital housing services to several hundred rural elderly since April 1982.

A RASP program operates as follows: Through a centralized intake procedure, a counselor at each site determines available programs appropriate to address each specific housing case. The trained counselor acts as a case manager brokering available housing and related programs such as Farmers Home, tax deferments, HEAP, and weatherization. The result realized through this coordination is greater access of the elderly to needed services. Each RASP site has a housing coordinating council which convenes the leadership (political, financial, human service, and clerical) of a county together and takes them through a five-step problem solving process. The end result of this process is five 'plans of action' to provide housing and services to the rural elderly within each given county.

In addition to its role as broker, the project has also generated voluntary and private organizations to help meet the needs which cannot be met by government.

For more information on the RASP project, contact:

State Office for the Aging
Building 2
ESP
Albany, N.Y. 12223
(518) 474-8388

8. Property Tax Abatements

New York State has three property tax abatement programs:

1. *The Real Property Tax Deferred Payment Loans*
2. *The NYS Real Property Tax Credit* (The Circuit Breaker) (IT-214), and,
3. *The 50% Real Property Tax Exemption*

1. The Real Property Tax Deferred Payment Loans

An act to amend the New York State Banking law in relation to loans to help elderly homeowners meet property tax obligations was signed into law by Governor Hugh Carey as Chapter 207 of the Laws of 1982 for New York State.

Many low- and moderate-income elderly homeowners face severe problems meeting property tax obligations. At times, the burden of property taxation contributes substantially to older homeowners' decisions to move from their homes.

The new legislation authorizes banking institutions to secure loans to elderly homeowners to meet the cost of real property taxes. The amendment to Banking Law, Section 6-a (enacted in 1973) permits banking institutions to loan to property owners age 65 and over to meet real property taxes, special ad valorem levies, and special assessments paid or owing for the current or prior years. These loans are secured by a first or second mortgage; they come due only upon the sale or other disposition of the property; and are paid off at any time without prepayment of any other charges other than principal and interest.

If in accord with the loan agreement, these loans can cover additional taxes as they become due each year. Banking institutions make direct payments of real property taxes and send a copy of the receipt for such payments to the borrower.

The previous (now omitted) section of the law provided that only elderly homeowners who qualified for and received a partial real property tax exemption could receive loans (not to exceed the difference between their remaining tax obligation and their tax obligation for the same property in 1972).

For the over 65 homeowner, the new law will have the same effect as a tax deferral. Local governments will not have the burden that local tax exemptions impose.

Individual loans to "defer" an elder homeowner's tax obligation are arranged between banks and homeowners. The law applies to state chartered banks, trust companies, savings banks and savings and loans associations and life insurance companies authorized to do business in New York State.

For further information: contact your appropriate local banking institution or your County Office for the Aging.

2. The New York State Real Property Tax Credit (The Circuit Breaker)

The Circuit Breaker reduces property tax liability according to income. The less the income, the more the relief. New York's Circuit Breaker applies to both *owners and renters*. In 1982, to be eligible for a property tax credit:

1) household gross income must be $16,000 or less;

2) the residence must have been occupied (whether owned or rented) for six months or more of the taxable year;

3) the applicant or the applicant's spouse paid real property taxes levied on the residence or the household paid rent to an owner who paid such taxes;

4) the applicant was a resident of New York State for the entire taxable year; and

5) the applicant's property value is assessed at less than $65,000 OR the applicant's rent was less than $300 a month (not including heat, gas, electricity, furnishings or board).

Applicants under 65 may qualify for a maximum credit or rebate of $45. If the applicant is over 65:

If household gross income is at least:	but not over:	Maximum credit or rebate
$ 0	$ 7,200	$250
7,201	16,000	100

3. The 50% Real Property Tax Exemption

The 50% Real Property Tax Exemption grants an exemption to the extent of 50 percent of the assessed valuation for taxes on real property owned by persons 65 years of age or over who meet certain requirements. Real property tax options are implemented only at the option of the local government. Each county, city, town, village, or school district decides if it wishes to grant an exemption, then holds a public hearing and enacts its own law or resolution. The law allows each municipality to set its own income limitations up to $10,500 to qualify.

In order to be eligible for a partial property tax exemption, applicants must meet the income requirement set up by their jurisdiction and also:

1) all the owners must be 65 years of age or older (except spouse);

2) the applicant must have lived in the residence two consecutive years prior to applying; and

3) the property must be the applicant's 'legal residence.'

A new bill authorizes municipalities that have granted a property tax exemption to persons 65 years of age or over to adopt a graduated income scale for eligibility under that exemption. The graduated scale provides that older persons with incomes exceeding the municipally established income eligibility limit by less than $500 would receive a 45% exemption, with the percentage of exemption decreasing by five percent for each $500 increase in income. The minimum exemption would be 20% for an individual whose income exceeds the local ceiling by between $2,500 and $3,000; if the local ceiling was exceeded by more than $3,000, no exemption would be granted.

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Further Information

For information specific to your community, call your local Office of the County Tax Director or your local assessor's office or your County Office for the Aging. These offices will be able to answer questions about the tax law and help complete the appropriate forms. One application will take care of county, school, and either city, town, or village taxes. The application must be filled out before the deadline date to qualify. The State Office For the Aging hot line can also answer questions at 1-800-342-9871.

9. Help in Paying for Maintenance and Utility Bills

A. Home Repair

Several studies have found that elderly homeowners are less likely than nonelderly to maintain or make repairs to their homes because of financial and physical limitations. As a result, many cities have programs which help elderly repair their homes. The Urban Institute/Conservation Foundation study of local officials* reported that officials of 23 of the 25 cities they surveyed reported that their city had some type of publicly aided home repair program underway. The programs ranged from fixing minor repairs such as window drafts and roof leaks to more extensive work such as building a ramp for a recent amputee. The Conservation Foundation found that the most common target group of home repair programs was low-income homeowners. Programs are also often targeted geographically, often at revitalizing neighborhoods. Almost three-quarters of the study's sample reported that repair programs serve the elderly in higher proportions than their proportion in the city's population.

Sources of funding for city programs vary considerably. Some are supported by Community Development Block Grant funds—federal funds distributed to local governments. Other groups get their funding from other federal sources—Title III of the Older Americans Act and Title XX of the Social Security Act. Private contractors, CETA employees, retired workers, or young trainees do the actual work.

An Example: Home Helper and Handyman Service of Madison County, NY

The Madison County Office for the Aging has developed a job registry. The program provides home care to the elderly, convalescing or chronically ill who do not require professional nursing care. The registry matches those who need assistance with those who have registered to be Home Helpers and/or Handymen. Helpers provide a variety of chore and personal care services. The Handymen make small home repairs. Payment is negotiated between the client and the helpers.

*James P. Zais and Thomas Thibodeau, *Urban Revitalization and the Elderly* (Washington, D.C., The Urban Institute) Oct., 1981.

The Home Helper and Handyman Service is being developed into a complete start-up kit which can be utilized by any group or agency. This kit will be available in December 1983. Requests should be addressed to: New York State Office for the Aging, Agency Building 2, 4th Floor, Albany, N.Y. 12223.

An Example: Mini-Repair Program of Ithaca, NY

Ithaca Neighborhood Housing Services
520 W. Green St. Ithaca, NY 14850
Tel.: (607) 277-4500

The Mini-Repair Program provides minor repairs for elderly homeowners in Ithaca's Community Development Area. Mini-repairs include fixing faucets, washers, and clogged drains, replacing fuses, plugs, or cords, replacing window panes, caulking windows, installing weather stripping, minor painting and plastering, screen repairs, installing handrails, minor roof work, installing safety devices, and minor furniture and carpet repairs. There is no charge for labor. The homeowner, however, is responsible for payment for materials needed to make repairs, and if necessary, rental fees for equipment. In special circumstances, partial assistance is available for materials.

Low and moderate income elderly homeowners (62 years of age or older) in Ithaca's Community Development Area are eligible. A single person must have an annual income below $13,800 and a couple below $15,500.

The Mini-Repair Program is a service of Ithaca Neighborhood Housing Services, provided in cooperation with the Tompkins County Office for the Aging. The program is funded through a Community Development Grant coordinated by the City of Ithaca, Department of Planning and Development.

An Example: The Housing Action Corporation's Small Repairs Program of Allegany County, NY

Housing Action Corporation
48 Schuyler St. Belmont, NY 14813
Tel.: (716) 268-7605

Small Repairs is a locally conceived program that developed as a result of the cooperative efforts of Housing Action Corporation and the Allegany County Office for the Aging. It is designed primarily to assist low income senior citizen households with emergency, safety, energy, and structural repairs. The program relies upon a variety of resources for support: materials are furnished by program participants; labor (up to fifty hours per project) is contributed by local volunteers and through the Allegany County Department of Social Services; DHCR administrative funds provide for coordination and technical assistance.

B. Help in Paying Utility Bills

A rise in the cost of fuel causes severe problems for the elderly. The elderly spend more time at home and many require more warmth from cold weather in the winter. In addition, the elderly are more likely to live in older, poorly maintained buildings with inadequate insulation.

New York State has several programs to help the elderly pay their utility bills:

- HEAP—Home Energy Assistance Program—HEAP provides a stipend to help meet the costs of home heating. Eligibility is based on income and heating costs. HEAP benefits are available for those under 60, but additional benefits are available for those 60 and over. Emergency benefits are also available. Applications are made through county Offices for the Aging. Benefits will not be counted as income for SSI recipients. The State Office for the Aging has a toll-free HEAP hotline. For more information call: 1-800-342-9871.

- Emergency Assistance for Adults (EAA)-The program helps SSI recipients in emergency situations including help in paying utility bills if there is a refusal of delivery or an imminent shutoff. For more information, contact your local county Department of Social Services.
- Deferred payment agreement—If threatened with a cut-off of gas, electric, or steam service, the Public Service Commission has a hotline which helps New York State residents arrange a deferred payment agreement and make sure that the company complies with the Home Energy Fair Practices Act. The Act provides special protection for the elderly. The toll-free hotline number is 1-800-342-3355.
- Help if refused a fuel oil delivery—The State Energy Office has a toll-free Hotline at 1-800-3722 which provides the name of a local agency to contact as well as information on regulations. Heating oil distributors must follow specified predetermination procedures which include:
  - — Three days written and telephone notice;
  - — Notification to Social Services; and
  - — An annual request by the company to the consumer to determine if the consumer wants third-party notification.
- Helpline—The Public Service Commission operates a toll-free HELPLINE at 1-800-342-3377 which investigates individual complaints—including checking to be sure the bill is correct and that the utility followed required procedures.

In addition to the programs mentioned above, three utility companies in New York State have established programs to help people faced with a heat related emergency.

- The New York State Electric and Gas Company (NYSEG) along with the American Red Cross operate Project Share. NYSEG has asked consumers to contribute $1.00 a month to the fund which goes to any NYSEG customer who is 60 years or older, or who is medically referred, disabled or handicapped and who has no other resources to pay for an energy emergency. Project Share will assist with emergency payments of energy bills, repair or replacement of heating equipment or weatherization problems. For more information, contact: the American Red Cross, 636 South Warren Street, Syracuse, N.Y. 13202.
- National Fuel which serves western New York and parts of Pennsylvania is about to begin Neighbor 4 Neighbor with the local television station channel 4. National Fuel made a $50,000 contribution to the Fund which is scheduled to begin in Fall 1983. Customers will also be asked to contribute. Neighbor 4 Neighbor will be administered by the Erie County Red Cross. Senior citizens over 60 years of age and disabled persons who live in the National Fuel Service area and are in need of heat related assistance should contact their local Salvation Army, Catholic Charities, or American Red Cross.
- Orange and Rockland Utility, Inc. has a Neighbor Fund which provides energy related assistance to any Orange and Rockland customer in an emergency situation. The Fund operates from December until the end of March each year, although funds are available in the summer months for crises related to a medical energy situation. For more information, Orange and Rockland customers should contact their local American Red Cross or the toll-free number on their utility bill.

C. Weatherization

Most federal programs which help people weatherize their homes are not specifically targeted at the elderly. An Urban Institute study by Mayer and Olson concluded that high participation rates among the elderly in some programs was roughly in line with the elderly's greater needs as a result of their older, poorly maintained homes.

Homeowners, renters, and residents of condominiums or cooperatives can be eligible to receive a tax credit for making certain energy conservation improvements in their home. The federal government offers a 15% tax credit for improvements costing up to $2,000. The maximum federal tax credit, therefore, is worth $300. Insulation, weather stripping, caulking, automatic clock thermostats, storm and thermal windows and doors and energy-efficient devices for furnaces such as new burners are some of the improvements that are eligible under the tax credit.

Insulation, caulking, storm windows and other energy-saving home improvements are provided at no charge if the applicant's income is at, or below a certain level. Those who receive cash assistance under Aid for Dependent Children (AFDC) or Supplemental Security Income (SSI), or both, are automatically eligible for weatherization services. For more information, call (518) 474-5700 or write: N.Y.S. Department of State, Division of Economic Opportunity, 162 Washington Ave., Albany, N.Y. 12231, for a free copy of *The Weatherization Program*, a brochure which includes a Statewide listing of local community organizations which accept applications.

New York State also has several programs to help the elderly insulate their home. The Home Insulation and Energy Conservation Act (HIECA), which is in effect until September, 1984, requires gas and electric companies to make energy audits of customers' residences upon request. Homeowners and many landlords whose buildings were constructed before January 1, 1980 are eligible to receive these audits for free. The utility companies participating in this program are: Brooklyn Union Gas, Central Hudson, Consolidated Edison, Long Island Lighting Company, National Fuel Gas, NYS Electric and Gas, Niagara Mohawk, Orange and Rockland, and Rochester Gas and Electric. For more information call SAVINGPOWER, the Public Service Commission's toll-free number, 1-800-342-3237.

HIECA also makes it possible for these utility companies to provide low interest loans to customers for making energy-conservation improvements in homes constructed before January 1, 1980. The minimum loan is $200 and the maximum is $2500 for a one-family home. For more information, call your utility company or the Public Service Commission hotline at 1-800-342-3237.

New York State also has a program which can help pay back the loan. Once a utility company provides a New York State resident with an energy audit and helps them get a loan to pay for a home energy improvement, the resident may qualify for a State program which requires them to pay back only a portion of that loan. The New York State Energy Office has an Energy Conservation Bank. The Bank can pay for 35% or more of the cost of home energy improvements. Eligible senior citizens on a limited income may qualify for the full cost of the improvement.

The program is for residents who own or rent one-to four-family homes and who are at or below the median income in their county. Median income varies from county to county. A person can find out the median income for their area by asking their utility representative when they have an energy audit or by calling the toll-free New York State Energy Hotline at 1-800-342-3722.

Residents whose income is below 80% of the median in their county can receive a 50% reduction off the amount of their loan. If their income is between 80% and the county median, they can receive 35% off the energy conservation costs and borrow the remaining 65% at the program's reduced interest rates.

Low income senior citizen households can be eligible for 100% direct grant to have energy saving measures installed in their homes. Eligibility is limited to households which have annual gross incomes below $7,632 for one person or $9,984 for two people and who spend more than 30% of their incomes for heating costs.

For senior citizens, the application process starts at the local Area Agency on Aging (see general references in Section VI), where eligibility will be certified and the local

utility will be told that the applicant is requesting an energy audit. A utility representative will perform the audit. After receiving the results, the applicant will be informed about what energy conservation measures they can take, how much it will cost, and the amount of grant money they can receive. The local Area Agency on Aging will help choose a contractor and help complete the grant application. After the energy conservation work is completed, the utility will issue a two-party check to the applicant and the contractor for the full cost of the work done.

The following improvements qualify for a loan:

— attic, wall, floor and basement or crawl space insulation;
— water heater insulation;
— weatherstripping and caulking;
— clock thermostats;
— furnace/boiler modifications including replacement oil or gas burner, vent dampers, intermittent ignition devices and replacement heating systems;
— pipe and duct insulation; and
— storm doors and windows.

For further information on the Energy Conservation Bank, call your local Area Agency on Aging or the toll-free State Energy Hotline at 1-800-342-3722.

The state also offers energy tax credits until January 1, 1986 for the purchase and installation of a solar or wind energy system. A state income tax credit can be claimed up to 55% or $2,750, whichever is less, with the state tax credit reduced by any federal income tax credit. The combined federal and state credit cannot exceed 55% or $6,750 of the total costs. In addition, a 15-year real property tax exemption might be granted for the value a wind- or solar-powered system adds to the home if the installation takes place before July 1, 1988. For more information, write to the N.Y.S. Department of Taxation and Finance, Taxpayer Services Division-Forms Control Section, State Office Building, Campus, Albany, N.Y. 12227 or call toll-free, 1-800-462-8100 and ask for publication 312, *Solar and Wind Energy Credit.*

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New York State Department of Social Services. *HEAP=Help for Heating Bills,* (free). Available by writing to: HEAP, Public Information Office, N.Y.S. Department of Social Services, 40 North Pearl Street, Albany, N.Y. 12243 or call (518) 474-9516.

New York State Energy Office. *Energy Conservation Bank,* Albany, NY.

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U.S. Congress, Office of Technology Assessment. *Residential Energy Conservation,* Government Printing Office, Washington, D.C., 1979.

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U.S. Department of Health, Education, and Welfare, Public Health Services, National Institutes of Health, National Institute on Aging. *Energy and Aging: The Impact of Rising Energy Costs on Older Americans.* Testimony before the U.S. Senate Special Committee on Aging by Dr. Robert N. Butler, April 5, 1977.

The following brochures are available for free from the New York State Public Service Commission:

Consumer Guide to Changes in Phone Service
Guide to Meter Reading
Guide to Owning Your Phone and Wire
Guide to the PSC and its Members
Handbook for Utility Consumer
Highlights of the Public Service Commission Regulations Implementing the Home Energy Fair Practices Act
Home Insulation and Energy Conservation Program — Annual Report
New York State Energy and Heat Assistance Programs
New York State Public Service Commission's Modular Exhibit
Protections against Utility Shut-offs
Public Service Commission Programs and Services
Safety Tips for Gas and Electric Customers
SAVINGPOWER
The PSC Speakers Bureau
The Rate-Setting Process
Toll-free Hotlines (Bilingual)

You can obtain these publications by writing:

NYS Public Service Commission
Consumer Services Division
Outreach and Education
Three Empire State Plaza
Albany, NY 12223

V. Planning, Zoning, and Land Use Issues

Local land use regulations often place barriers to the development of affordable housing for the elderly. These regulations can make certain types of development either impossible (by prohibiting them) or very difficult (by making them more expensive and time consuming to develop).

Changes can be made to existing regulations. When a local jurisdiction reviews its planning and zoning regulations, alternatives can be considered. In order to encourage the development of alternative housing for New York's elderly population, officials and residents should examine their regulations (especially zoning and subdivision regulations), and other local ordinances, policies, and procedures which may inhibit innovative approaches to solving the housing problems of the elderly. Changes may also include permitting more permissive zoning to accommodate special housing situations.

The following list summarizes some examples of modifications to planning and zoning regulations which would promote the development of low-cost housing for the elderly.

A. Multi-unit housing and Congregate housing

The following zoning devices can be used by jurisdictions to provide multi-unit and congregate housing for the elderly:

— Special permits ("special exception" or "conditional use"). Jurisdictions may permit multi-unit housing in appropriate residential areas subject to a review and approval of individual proposals. Approval of a special permit may be the responsibility of the local legislature or may be delegated to the planning board or the zoning board of appeals.

— Zoning districts. A number of municipalities in New York have set aside special zoning districts for new multi-unit housing for the elderly.

— Floating zones. Several municipalities in New York have used floating zones which are similar to other zoning districts. Floating zones have listings of permitted uses and detailed standards governing development like other zones except that the location of the zone is not predetermined nor is it designated on the zoning map. They 'float' over the community until an application is submitted. A floating zone can be used to accommodate adaptive re-use projects, such as the conversion of an abandoned school to apartments for the elderly.

— Planned Unit Development (PUD). PUD's are intended to allow the unified, rather than lot-by-lot development of an area. The jurisdiction approves a comprehensive development plan, rather than pre-set standards and requirements. A general PUD provision can provide planned development of multi-unit housing for the elderly as well as other types of development. A PUD provision may also be limited to the development of multi-unit housing for the elderly.

— Overlay zones. These zones are usually used for flood plains or historic districts, but could be used to identify suitable areas for multi-units for the elderly. A overlay zone lays over an existing district and is used as a supplemental zoning regulation.

For example: If a community has a large area of undeveloped land located in a commercially zoned district, which does not permit residential use, the community could designate the area as an overlay zone and permit the construction of multi-unit housing for the elderly upon approval of site plans by the planning board. Overlay zone provisions may include regulations governing lot size, density, setbacks, building height, parking, etc. Since commercial development is also permitted by virtue of the underlying zoning, special attention is given in the standards to ensuring adequate open space and buffer areas.

— Incentive zoning/inclusionary zoning. Instead of simply permitting development to occur, incentive zoning is intended to encourage development by offering incentives. Some examples include:

i. Density bonuses — allows a developer to build a larger number of dwelling units on a given site than would otherwise be permitted, provided that the developer constructs a given number of low and moderate income units.

ii. Mandatory set-asides — a requirement that all new housing developments covered by a given ordinance include a minimum number of units for sale or rental to low and moderate income families. The legal validity of mandatory set-asides is uncertain in New York State, particularly as applied to low and moderate income persons. The State courts, however, have shown a willingness to tolerate special zoning arrangements intended to encourage housing for the elderly. It is difficult to predict how they would react to mandatory set-asides specifically for the elderly.

iii. Flexible density zoning — allows a developer to vary the location and density of development on a particular site, so long as the average density does not exceed the maximum density limit. For example, a developer could exceed the density limit in constructing low or moderate income housing at one location, while constructing expensive homes on larger lots elsewhere on the site.

iv. Transfer of development rights — a municipality whose zoning ordinance permits a given density may allow developers to purchase credits from owners of land which it is desirable to retain for non-residential uses (farmland, wetlands, etc.). The developer may then use the credits to build with a higher density on his own land. The municipality can grant bonus credits to developers who construct low and moderate income housing.

— Site Plan Review. This is a procedure which allows a jurisdiction to require site planning and design review of development proposals. This can help ensure that the housing is well designed and acceptable to the community.

— Subdivision Regulation and Cluster Development. The planning board may modify zoning regulations when approving a subdivision proposal to permit greater variation in the location of buildings and uses, the types of buildings, and the design of the project than is possible under strict lot-by-lot regulations. With this flexibility, a subdivision could be designated to include multi-unit housing for the elderly.

For example: if a community has 200 acres zoned in such a way that 200 dwellings could be built on individual lots of one acre, the cluster development provision would permit the planning board to approve a developer's plan to build 100 single family homes, each with a 1 1/2 acre lot, on 150 acres, to build 100 units of subsidized housing for the elderly and handicapped on another 25 acres and to leave 25 acres as open space. The density of the development—200 dwellings—is the same as would have been permitted under the zoning regulations, but the community has gained lower cost housing for the elderly and handicapped and additional space.

B. Shared Housing and Group Homes.

One way of encouraging shared housing to develop is to revise the zoning definition of family to include shared households.

— Redefining family — Restrictive definitions of 'family' are a barrier to establishing shared or group living residences for the elderly. Definitions may limit the occupancy of a dwelling unit to persons related by blood, marriage, or adoption or to a specified number of unrelated individuals (usually two to five). A municipality may increase the opportunities for shared housing by adopting an inclusive definition of family. An example of an inclusive definition of a family is: One or more persons living together as a single, non-profit housekeeping unit, as distinguished from a group occupying a rooming house, boarding house, club, hotel or motel, fraternity or sorority house.

Another alternative is to make an exception for unrelated elderly. An example is: A family may also consist of two or more elderly persons, not related by blood, marriage, or

adoption, who occupy a single dwelling unit and maintain a common household. In this case, a definition of elderly is also needed. This definition could also be expanded to include handicapped persons.

— Permit shared housing and group homes in certain zones — Shared housing and group homes could be a permitted use in appropriate zones. This would avoid handling proposals on a case-by-case basis.

— Other zoning methods — Special permits and overlay zones, discussed in the previous section are also appropriate for shared housing and group homes.

The issues of defining 'family' in a zoning ordinance has recently received considerable attention in federal court. In deciding Village of Belle Terre V. Boraas, 416 U.S. at 9 (1974), the U.S. Supreme Court held that use of a narrow definition of family in zoning ordinances is valid under the United States Constitution. However, New York State courts have refused to restrict the occupancy of residences located in single-family zoned districts to related households. In City of White Plains V. Ferraioli, New York's top appellate court found that such restrictive definitions exceeded the State's enabling statute on zoning.

Reference

American Association of Retired Persons. *Legal Issues in House Sharing: What is a Family?* AARP, Housing Program, 1909 K St., NW, Washington, D.C. 20049, 1982.

C. Accessory Apartments

The following standards should be considered in adopting regulations: size of accessory unit, lot size, age of structure, exterior alterations, owner-occupancy, off-street parking, water and sewer adequacy, location in principal or accessory structure, and fire safety standards.

Several methods are available to regulate accessory apartments including:

1) Permitted Use By Right—This approach permits accessory apartments as matter of right without special authorization and could apply to all or selected residential districts. Some communities which use this method increase their control over where or in what manner the conversions are to be created by requiring site plan review and approval as a condition to a building permit issuance. In this way, they are able to include specific detailed standards and permit the units by right.

An Example: Specific Detailed Standards in the Accessory Apartment Ordinance Provisions of the Town of New Castle, NY

60-417.5. Accessory apartments in one-family residence districts. It is the specific purpose and intent of allowing accessory apartments on one-family properties in all one-family residence districts to provide the opportunity and encouragement for the development of small, rental housing units designed, in particular, to meet the special housing needs of single persons and couples of low and moderate income, both young and old, and of relatives of families presently living in New Castle. Furthermore, it is the purpose and intent of this provision to allow the more efficient use of the Town's existing stock of dwellings and accessory buildings, to provide economic support for present resident families of limited income, and to protect and preserve property values. To help achieve these goals and to promote the other objectives of this Chapter and of the Town Plan, the following specific standards are set forth for such accessory apartment uses:

60-417.51. Owner occupancy required. The owners(s) of the one-family lot upon which the accessory apartment is located shall occupy at least one (1) of the dwelling units on the premises.

60-417.52. Location on the lot. An accessory apartment may be located either in the

principal dwelling building or in an accessory building, provided such accessory building existed prior to July 1, 1979 and conforms with the other requirements of this Chapter, unless a variance therefor shall have been granted by the Zoning Board of Appeals.

60-417.53. Apartment size. The minimum floor area for an accessory apartment within a principal dwelling building shall be three-hundred (300) square feet, but in no case shall it exceed twenty-five percent (25%) of the area of the dwelling building in which it is located, unless, in the opinion of the Planning Board, a greater or lesser amount of floor area is warranted by the specific circumstances of the particular building. For accessory apartments located in existing accessory buildings, the minimum floor area shall also be three-hundred (300) square feet per apartment and there shall be no more than two (2) bedrooms per apartment.

60-417.54. Number of accessory apartments per lot. There shall be no more than one (1) accessory apartment permitted per one-family building lot, except in the case of a lot which contains more than one (1) accessory building which has existed prior to July 1, 1979, in which case one (1) additional accessory apartment shall be permitted in each such additional accessory building, provided the area of such lot is at least fifty percent (50%) larger than the minimum lot area required in the district in which it is located, for each such additional accessory apartment in excess of the first one.

60-417.55. Exterior appearance. If an accessory apartment is located in the principal dwelling building, the entry to such unit and its design shall be such that, to the degree reasonably feasible, the appearance of the building will remain as a one-family residence.

60-417.56. Water and sewer service. Prior to the issuance of a building permit for the establishment of an accessory apartment in a principal dwelling building, or the conversion of an existing accessory building to an accessory apartment use, approval of the proposed method of water supply and sewage disposal shall be obtained from the Westchester County Department of Health and shall be further subject to approval by the Town Engineer. Wherever determined reasonably feasible by the Town Engineer, separate metering of water service shall be required.

60-417.57. Off-street parking. Off-street parking shall be provided in accordance with the standards and requirements of Section 60-426 of this Chapter.

Subject to site development plan approval by the Planning Board as set forth in Section 60-440.

2) Special Permit Use—This allows the addition of an accessory apartment upon the granting of a special permit if certain standards are met. This allows communities to exercise control over conversions. In some instances, a time period is set for the permit. An alternative is renewal of the permit and/or re-inspection of the unit upon a change in property ownership.

An Example: Criteria for Special Permit Procedure, Yorktown, NY

Architectural Treatment—The architectural treatment of the structure shall be such as to portray the character of the single family dwelling. Only one main entrance will be permitted on the front side of the building; all other entrances shall be at the sides or in the rear.

Floor Area—The usable floor area of the accessory unit shall have a minimum of 400 square ft. and a maximum of 800 square ft., except that the area of the accessory unit shall not exceed 25% of the usable floor area of the main building.

Bedrooms—There shall be a maximum of two (2) bedrooms in the accessory unit.

Ownership—One dwelling unit must be owner occupied.

Number of accessory dwelling units per lot—There shall be no more than one (1) accessory apartment nor a total of two (2) dwelling units permitted per lot.

3) Licensing—Licenses are similar to special permits except that licenses remove accessory apartment regulations from the context of planning and land use control. Also, licenses can be revoked upon a change in policy or failure to adhere to provisions.

4) Use Variance—Some zoning boards of appeals review accessory apartments on a case-by-case basis. In New York, it would appear to be difficult for an applicant to prove the unnecesary hardship criteria stated in *Otto V. Steinhilber* of uniqueness of the property, failure to realize a reasonable economic return by a permitted use and compatibility with neighborhood character.

References

American Association of Retired Persons. *Legal Issues in Accessory Apartments: Zoning and Covenants Restricting Land to Residential Uses,* AARP, Housing program, 1909 K St., NW, Washington, D.C. 20049.

Westchester County Department of Planning. *A Guide to Accessory Apartment Regulations: Meeting Smaller Household Needs,* Westchester County Department of Planning, 432 County Office Building, 148 Martine Ave., White Plains, NY 10601, April 1981.

D. ECHO units

ECHO units and accessory apartment involve similar issues. Standards which should be considered in adopting regulations include: size of the ECHO unit, size of lot or coverage, location on lot, design for removability, occupancy, property owners occupying ECHO unit, parking, access to ECHO unit, and compatability of ECHO unit with surroundings. The methods available to regulate ECHO units are similar to the methods described in the section on accessory apartments. Most communities with provisions for ECHO units use the special permit use to regulate them. In Lancaster County, Pennsylvania, and other places, an application is made to the zoning board.

Some communities prohibit or severely restrict the use of manufactured housing and mobile homes. Manufactured housing is housing made of prefabricated components. The industry has advanced rapidly in recent years. Manufactured housing can represent a good value, particularly for households which do not need a great deal of space.

References

American Association of Retired Persons. *Legal Issues in Elder Cottage Housing Opportunity (ECHO): Restrictions on Manufactured Housing,* AARP, Housing Program, 1909 K St., NW, Washington, D.C. 20049.

Hare, P. and Linda E. Hollis. *E.C.H.O. Housing: A Review of Zoning Issues and Other Considerations,* AARP, Housing Program, 1909 K St., NW, Washington, D.C. 20049, 1983.

E. Adaptive Reuse

Adaptive reuse refers to the conversion of existing buildings, many of which are under-utilized, to new uses. The process is called 'adaptive' because it seeks to preserve or modify the best characteristics of existing structures rather than replace them with the characteristics of particular buildings and the needs of particular communities.

Many communities throughout the country prefer to rehabilitate existing buildings rather than build new ones because it is more economical and less disruptive. In recent years, the cost of rehabilitation has risen less than the cost of new construction. This is largely because rehabilitation is usually more labor-intensive than new construction, and in the last decade the cost of labor has risen less than the cost of energy.

Finding new uses for old school buildings, for example, is advantageous to local communities because it puts them back on tax rolls and reduces the cost of mothballing such building. They are often excellent sites for senior housing, but rehabilitation does require funds to pay for development costs.

Critical to making adaptive reuse work as a housing alternative for the elderly is the necessary compliance to local zoning regulations and building codes. Local boards and commissions can facilitate adaptive reuse projects by providing a sensitive special permit and variance procedures. This is especially true for older buildings which have non-conforming uses, have inadequate parking, or do not meet various setback requirements.

General Reference

Metropolitan Action Institute. *Housing Choice: A Handbook for Suburban Officials, Non-Profit Organizations, Community Groups and Consumers,* Queens College, New York. (212) 520-7000.

Contact

Division of Local Government Services
Division of Legal Services
New York State Department of State
162 Washington Ave.
Albany, NY 12231
Tel.: (518) 474-6740

These Divisions of the Department of State provide jurisdictions with limited technical assistance in writing zoning laws. They have an extensive list of local zoning ordinances covering many of the devices discussed above. The agencies provide advice and comments on drafts of proposed land use regulations.

VI. General References

Readings

American Association of Retired Persons. *Housing Options for Older Americans,* AARP, Housing Program, 1909 K St., NW, Washington, D.C. 20049.

Cooperative Extension Services of the Northeast States. *Housing as We Group Older,* 1982. Available from Cornell Cooperative Extension, Distribution Center C, 7 Research Park, Cornell University, Ithaca, NY 14853, $1.85 (NE 211). Contains a packet of five folders on changing homes or living patterns.

Congressional Research Service. *The Impact of Federal Housing Programs on the Elderly,* (CRS Rep. No. 79-176E). Available from the Congressional Research Service, Economics Division, Library of Congress, Washington, D.C., 20540 or call (202) 287-7800.

Ferree, G. Donald, Jr. *Needs Assessment of the Connecticut Elderly Population: A Survey Conducted for the Connecticut Department on Aging,* University of Connecticut, Institute for Social Inquiry. August 8, 1981. For further information, contact: The Connecticut Poll, Institute for Social Inquiry, University of Connecticut, Box U-164, Storrs, Connecticut 06268, (203) 486-4440.

Hare, P.H. & M. Haske. *Innovative Living Arrangements and Long-Term Care,* (Free), American Association of Retired Pesons, Housing Program, 1909 K St., NW, Washington, D.C., 20049.

Lawton, M. Powell. *Planning and Managing Housing for the Elderly,* John Wiley and Sons, 1975. This study addresses the special factors to be considered when planning and designing housing for the elderly. Management, assisting in tenant problems and delivering on-site services are included.

Myers, Phyllis. *Aging in Place: Strategies to Help the Elderly Stay in Revitalizing Neighborhoods,* The Conservation Foundation, Washington, D.C., 1982. A source book which presents an array of local strategies being used to help the urban elderly 'age in place.'

National Council of Jewish Women. *Options for Living Arrangments: Housing Alternatives for the Elderly,* NCJW, Task Force on Aging, 15 East 26th St., NY, NY 10010.

New York State Institute on State Housing Policy for the Elderly. *State Housing Policy for the Elderly,* October 1978. Convened by the State Office for the Aging, The State Division of Housing and Community Renewal, and the State Department of State. Limited copies available from the New York State Office for the Aging. A comprehensive statement of elderly housing needs and recommendations in New York State.

New York State Office for the Aging. *Innovative Housing Programs for the Elderly in New York State: A Guide for Community Development Agencies,* 1980. Limited copies available from the New York State Office for the Aging, Empire State Plaza, Albany, NY 12223.

State of Connecticut. Department on Aging. *Innovative Options in Elderly Housing: A Manual for Local Action,* State Department on Aging, 80 Washington St., Hartford, Conn. 06115, 1982.

Struyk, Raymond J., and Soldo, Beth J. *Improving the Elderly's Housing; A Key to Preserving the Nation's Housing Stock and Neighborhoods,* Ballinger, 1980. Contains probably the most up-to-date survey on housing and neighborhood conditions of the elderly as compared to the rest of the population. The last sections discuss government programs and how they can be improved.

U.S. Congress. House. *Alternative Housing Options for the Elderly.* Hearings before the subcommittee on Housing and Consumer Interests, 96th Congress, 2nd Session, October 6, 1980, Denver, Colorado. Order from U.S. Government Printing Office. Washington, D.C., 20402. Defines and discusses government programs which limit housing options. Testimony is given in support of congregate, shared, and intergenerational housing.

U.S. Congress. Senate. *Alternative Approaches to Housing Older Americans.* Hearing before the Special Committee on Aging, 97th Congress, 2nd Session, February 1, 1982. Hartford, Conn. Order from U.S. Government Printing Office, Washington, D.C. 20402. Testimony of 15 people familiar with the housing needs of the elderly in Connecticut.

U.S. Department of Commerce. Bureau of the Census. *Housing Data Resources; Indicators and Sources of Data for Analyzing Housing and Neighborhood Conditions.* Order from U.S. Government Printing Office, Washington, D.C., 20402. The report suggests indicator and sources of data useful to policy makers, planners or researchers concerned with the issues of urban housing and neighborhood development. The report shows how this data can be combined to describe neighborhood conditions, and identify areas of housing deficiency and needs. Major sources of data available to a city are described.

U.S. Department of Housing and Urban Development, *Programs of HUD.* Available from the Office of Public Affairs, Room 4272, Department of Housing and Urban Development, 451 Seventh Street, S.W., Washington, D.C., 20410. Describes briefly each of the dozens of programs run by HUD. Updated periodically.

Sources of Federal Funds

There are three important sources of federal funds to service the independent elderly.

1) **The Older Americans Act** — The Act authorizes grants to state and area agencies to plan and administer a variety of services for the elderly. Most of the funds available are spent on Title III programs such as transportation, information and referral, legal advocacy, escort services, recreation, senior centers, nutrition, and housing repair. In 1982, $612 million out of $941 million was spent on Title III programs. In New York, the county Area Agencies on Aging (AAA) select and fund projects through grants received from the State Office for the Aging. The following is a list of the 59 Area Agencies on Aging in New York State:

Albany County Department for the Aging
112 State Street, Rm. 710
Albany, NY 12207
Tel: (518) 447-7180

Allegany County Office for the Aging
17 Court St.
Belmont, NY 14813
Tel.: (716) 268-7691 or 7692

Broome County Office for the Aging
County Office Building
Government Plaza
Binghamton, NY 13902
Tel.: (607) 772-2411

Cattaraugus County Dept. for the Aging
255 No. Union Street
Olean, NY 14760 Tel.: (716) 375-4114

Cayuga County Office for the Aging
County Office Building
160 Genesee St.
Auburn, NY 13021
Tel.: (315) 253-1226

Chautauqua County Office for the Aging
Hall R. Clothier Bldg.
Mayville, NY 14757
Tel.: (716) 753-4417

Chemung County Office for the Aging
Human Resource Center
5520 Pennsylvania Ave.
Elmira, NY 14901 Tel.: (607) 737-5520

Chenango County Area Agency on Aging
County Office Bldg. - 5 Court St.
Norwich, NY 13815
Tel.: (607) 335-4624

Clinton County Office for the Aging
137 Margaret St.
Plattsburgh, NY 12901
Tel.: (518) 561-8800 Ext. 273

Columbia County Office for the Aging
71 North Third St.
Hudson, NY 12534
Tel.: (518) 828-4258

Cortland County Office for the Aging
County Office Building
60 Central Ave.
P.O. Box 1172
Cortland, NY 13045
Tel.: (607) 753-5060

Delaware County Office for the Aging
6 Court St.
Delhi, NY 13753
Tel.: (607) 746-6333

Dutchess County Office for the Aging
488 Main St.
Poughkeepsie, NY 12601
Tel.: (914) 431-2465

Erie County Department of Senior Svcs
95 Franklin St. - Erie County Office Bldg.
Buffalo, NY 14202
Tel.: (716) 846-6046

Essex County Office for the Aging
Elizabethtown, NY 12932
Tel.: (518) 873-6301 Ext. 370

Franklin County Office for the Aging
County Court House
89 West Main St.
Malone, NY 12953 Tel.: (518) 483-2730

Fulton County Office for the Aging
19 North William St.
Johnstown, NY 12095
Tel.: (518) 762-8288

Genesee County Office for the Aging
Batavia Genesee Senior Center
2 Bank St.
Batavia, NY 14020
Tel.: (716) 343-1611

Greene County Department for the Aging
153 Jefferson Heights
Catskill, NY 12314
Tel.: (518) 943-5332

Herkimer County Office for the Aging
County Office Building — Mary St.
Herkimer, NY 13350
Tel.: (315) 867-1121

Jefferson County Office for the Aging
175 Arsenal St.
Watertown, NY 13601
Tel.: (315) 782-9100 Ext. 3191

Lewis County Office for the Aging
Lewis County Court House
Lowville, NY 13367
Tel.: (315) 376-7553

Livingston County Office for the Aging
Livingston County Campus, Bldg. 1
Mt. Morris, NY 14510
Tel.: (716) 658-2881 Ext. 18, 29, 41

Madison County Office for the Aging
Box 250
Rt. 20
Morrisville, NY 13408
Tel.: (315) 684-9424

Monroe County Office for the Aging
375 Westfall Rd.
Rochester, NY 14620
Tel.: (716) 442-6350

Montgomery Countywide Office for Aging
21 New Street
Amsterdam, NY 12010
Tel.: (518) 843-2300

Nassau Co Dept of Senior Citizen Affairs
222 Willis Ave.
Mineola, NY 11501
Tel.: (516) 535-5814

Niagara County Office for the Aging
Switzer Building — 100 Davison Rd.
Lockport, NY 14094
Tel.: (716) 439-6044

Oneida County Office for the Aging
County Office Building
800 Park Ave.
Utica, NY 13501
Tel.: (315) 798-5771

Metropolitan Commission on Aging
(Onondaga County)
Civic Center — 10th Floor
421 Montgomery St.
Syracuse, NY 13202
Tel.: (315) 425-2362

Ontario County Office for the Aging
120 North Main St.
Canandaigua, NY 14424
Tel.: (716) 394-7070 Ext. 2240

Orange County Office for the Aging
60 Erie St. - Third Floor
Goshen, NY 10924
Tel.: (914) 294-5151 Ext. 283-286

Orleans County Office for the Aging
Orleans County Admin. Bldg.
14016 Route 31
Albion, NY 14411
Tel.: (716) 589-5673 or 7004, Ext. 191

Oswego County Office for the Aging
County Office Complex
70 Bunner St.
P.O. Box 3080
Oswego, NY 13126
Tel.: (315) 349-3231

Otsego County Office for the Aging
County Office Building
Cooperstown, NY 13326
Tel.: (607) 547-4233

Putnam County Office for the Aging
110 Old Route 6
Carmel, NY 10512
Tel.: (914) 225-1034

Rensselaer Co Department for the Aging
1700 7th Ave.
Troy, NY 12180
Tel.: (518) 270-2730

Rockland County Office for the Aging
Building B
Health & Social Services Complex
Pomona, NY 10970
Tel.: (914) 354-0200

St. Lawrence County Office for the Aging
County Office Building
Canton, NY 13617
Tel.: (315) 379-2204

Saratoga County Office for the Aging
South Street School
South Street
Ballston Spa, NY 12020
Tel.: (518) 885-5381 Ext. 270

Schenectady County Office for the Aging
101 Nott Terrace
Schenectady, NY 12308
Tel.: (518) 382-8481

Schoharie County Office for the Aging
1 Lark St.
Cobleskill, NY 12043
Tel.: (518) 234-4219

Schuyler County Office for the Aging
336-338 W. Main St.
Montour Falls, NY 14865
Tel.: (607) 535-7108

Seneca County Office for the Aging
P.O. Box 480
Seneca Fall, NY 13148
Tel.: (315) 568-5893

Steuben County Office for the Aging
28 Cameron St.
P.O. Box 709
Bath, NY 14810
Tel.: (607) 776-3359 or 3350

Suffolk County Office for the Aging
65 Jetson Lane
Central Islip, NY 11722
Tel.: (516) 348-5315

Sullivan County Office for the Aging
New County Government
Monticello, NY 12701
Tel.: (914) 794-3000 Ext. 152

Tioga County Office for the Aging
231 Main St.
Owego, NY 13827 Tel.: (607) 687-4120

Tompkins County Office for the Aging
225 South fulton St.
Ithaca, NY 14850 Tel.: (607) 274-5427

Ulster County Office for the Aging
1 Albany Ave.
Governor Clinton Building-G-1
Kingston, NY 12401
Tel.: (914) 331-9300 Ext. 578

Warren/Hamilton Counties
Office for the Aging
Warren County Municipal Center
Lake George, NY 12845
Tel.: (518) 761-6347

Washington County Office for the Aging
P.O. Box 58
Whitehall, NY 12887
Tel.: (518) 499-2468

Wayne County Office for the Aging
P.O. Box 7336, Rte. 31 W
Lyons, NY 14489
Tel.: (315) 946-4163

Westchester County Office for the Aging
County Office Building
White Plains, NY 10601
Tel.: (914) 28 -2981

Wyoming County Office for the Aging
76 No. Main St.
Warsaw, NY 14569
Tel.: (716) 786-3144

Yates Co Office Area Agency on Aging
5 Collins Ave.
Penn Yan, NY 14527
Tel.: (315) 536-2368

New York City Department for the Aging
2 Lafayette St.
New York, NY 10007
Tel.: (212) 577-0848

St. Regis Mohawk Office for the Aging
St. Regis Mohawk-Indian Reservation
Hogansburg, NY 13655
Tel.: (518) 358-2272 Ext. 221

Seneca Nation of Indians–
–Office for the Aging
1490 Route 438
Irving, NY 14081
Tel.: (716) 532-4900

2) **Title XX of the Social Security Act.** This Act provides social services for the needy of all ages. Approximately 10 to 20 percent of the funds are spent on programs for the needy elderly. One goal is to prevent inappropriate institutionalization. Towards this goal, funds have been used for adult day care, adult foster care, and homemaker and chore assistance. Under the new social services block grant approach, Title XX is folded into a state block grant for allocation among a wide range of needs.

3) **Community Development Block Grant (CDBG) Program.** This program, administered by HUD, provides funds to jurisdictions for a wide variety of community development activities. CDBG funds have been primarily used for home repairs and rehabilitation programs. Recipients have received funds in the form of grants, loans, loan guarantees, and interest supplements. CDBG funds have also sponsored medical centers, senior service centers, community centers, tenant counseling, and other services. Cities with populations over 50,000 (entitlement cities) automatically receive funds based on a formula. Smaller cities must compete for funds based on the merits of their proposal.

Sources of Information About Resources for Older Persons and Aging Programs

1. National

a. Administration on Aging
Department of Health and Human Services
Donohue Building Room 3809
400 6th St., SW
Washington, D.C. 20201
Tel.: (202) 245-0724

Within the Administration on Aging, the *National Clearinghouse on Aging,* phone (202) 245-0188, is the branch responsible for the collection, analysis, and dissemination of information related to the needs and problems of older persons. The Publications

office (202) 245-0669 and the Public Information and Films office (202) 245-0827 provide written and audio visual materials.

b. American Association of Homes for the Aged (AAHA)
1050 17th Street, NW
Washington, D.C. 20036
Tel.: (202) 296-5960

AAHA is an association of voluntary non-profit and governmental homes for the aging which publishes several different publications and sponsors an annual convention.

c. American Association of Retired Persons (AARP) and National Retired Teachers Association (NRTA)
1909 K Street, NW
Washington, D.C. 20049
Tel.: (202) 872-4700

AARP-NRTA is dedicated to helping older people achieve lives of independence purpose, and dignity. The organization does legislative advocacy, community programs, member services, and other activities at local, state, and national levels. AARP-NRTA has a membership of more than 3,000,000 persons, 55 years of age or older. This organization has a library and several publications including *NRTA Journal* and *Modern Maturity*.

d. American Nursing Home Association
1025 Connecticut Ave. NW
Washington, D.C. 20036
Tel: (202) 296-5636

This is a federation of state associations of profit and nonprofit nursing homes. It prepares an annual compilation of nursing home bed totals and welfare payments by state. The Association maintains a 2,000 volume library and has several publications.

e. Gerontological Society
1 DuPont Circle
Suite 520
Washington, D.C. 20036
Tel.: (202) 659-4698

The Gerontological Society is a professional organization which promotes the scientific study of the aging process, publishes information about aging, and sponsors annual conferences. The Society publishes the *Journal of Gerontology* and the *Gerontologist* and on occasion, "Selected Readings in Gerontology."

f. House Select Committee on Aging
712 Annex 1
300 New Jersey Ave., SE
Washington, D.C. 20515
Tel.: (202) 226-3375

The Committee has four subcommittees: Subcommittee on Health and Long-Term Care, Subcommittee on Housing and Consumer Interests, Subcommittee on Human Services, and Subcommittee on Retirement Income and Employment. The Committee issues a committee print biennially entitled *Progress in Aging* as well as hearings.

g. International Center for Social Gerontology
600 Maryland Avenue, SW
West Wing 100
Washington, D.C. 20024
Tel.: (202) 479-2642

ICSG is a non-profit organization whose general purpose is to advance the well-being of the growing population of older people in the United States by (1) encouraging and conducting research (2) disseminating information, including international experience and data, through all channels of communication and (3) stimulating or conducting training programs to prepare and advance the skills of professional and technical workers in the field of aging. The Center has an annotated directory of print and audio-visual materials they have produced.

h. National Caucus of the Black Aged (NCBA)
1424 K St., NW
Suite 500
Washington, D.C. 20005
Tel.: (202) 637-8400

NCBA was founded in 1970 to respond to the unique problems and needs of Black older persons. The Center provides advocacy and technical resource services to institutions, organizations, agencies, and individuals on behalf of Black older persons on a nationwide basis. NCBA has activities and programs in the areas of public policy, anti-crime, gerontological training and career development, program planning and development services, housing, employment, and transportation. NCBA has local chapters and state caucuses in 29 states and the District of Columbia.

i. National Council of Senior Citizens (NCSC)
1511 K Street, NW
Washington, D.C. 20005
Tel.: (202) 783-6850

NCSC is an organization of 3,000 autonomous senior citizen clubs, associations, councils, and other groups with a combined membership of over 3,000,000 persons. It is an educational and action group which distributes films, newsletters, a special report, and other materials and maintains a library on a number of programs.

j. National Council on Aging (NCOA)
1828 L Street, NW
Washington, D.C. 20036
Tel.: (202) 223-6250

NCOA is a voluntary agency that provides professional advice and information in the field of aging. The Council sponsors the National Institute of Senior Centers (newsletter and bibliography available) and the National Institute on Industrial Gerontology (publishes a journal entitled *Industrial Gerontologist).* A catalog describing all their publications is available.

k. Senate Special Committee on Aging
225 Dirksen Senate Office Building, N.E.
Washington, D.C. 20510
Tel.: (202) 224-5364

This Committee publishes a great deal of materials, including proceedings of hearings, studies and working papers. *Development in Aging,* a report issued at the end of each year, contains information about what has transpired in the field of aging during the previous year. A comprehensive list of all materials published by the Committee is available.

2. New York State

a. Cornell Cooperative Extension
Housing Policy Programs
Cornell University
N.Y.S. College of Human Ecology

Department of Consumer Economics and Housing
120-A Martha Van Rensselaer Hall
Ithaca, NY 14853
Tel.: (607) 256-3171

Cornell Cooperative Extension helps residents of New York State improve the quality of their lives by offering informal education programs in home economics and consumer affairs, community issues, agriculture, youth development, and the environment. Research based programs are developed at Cornell University and are disseminated throughout the state through county Cooperative Extension Associations. Cooperative Extension agents and field staff are located in the 57 counties of New York State and 5 boroughs of New York City. For information about extension programs in your county, contact your county extension association listed in the telephone directory.

b. New York State Office for the Aging
Empire State Plaza, Albany, NY 12223
2 World Trade Ctr., New York, NY 10047
Tel.: 1-800-342-9871

The New York State Office for the Aging (SOFA) serves as principal advocate for over 3 million older New Yorkers and administers a variety of programs and services for older adults which are funded under the federal Older Americans Act as well as by New York State Community Services for the Elderly Program. The Office maintains a network of Local Offices for the Aging in each county of the state and the City of New York, and works closely with state, federal, and local agencies and aging advocacy organizations in the areas of housing, energy, nutrition, and income. The State Office provides technical assistance and information on innovative housing options to the aging services network and local communities.

c. New York State Division of Housing and Community Renewal
2 World Trade Center
New York, NY 10047
Tel.: (212) 488-4962

The New York State Division of Housing and Community Renewal (DHCR) is responsible for: the operation of 425 State-aided low- and middle-income housing developments; the closeout of State-aided urban renewal projects; the administration of State building codes regulating design and construction; and the administration of rent control and rent stabilization (outside of New York City). DHCR is the lead State agency for housing development and administers many programs including the Housing Development fund seed-money loan program and the Urban/Rural Initiatives and Neighborhood and Rural Preservation Companies programs. DHCR has also been designated as the lead agency for expanding housing opportunities for the elderly, disabled, the homeless and other special populations through their Office of Special Housing.

d. New York State Department of Social Services
40 North Pearl Street
Albany, New York 12243
Tel.: (518) 474-4357
Toll-free hotline 1-800-342-3715

The New York State Department of Social Services is responsible for supervising a range of programs which provide assistance and support to eligible children, families and adults, including Aid to Families with Dependent Children, Home Relief, Supplemental Security Income, Emergency Assistance for Families and Adults, Energy Assistance, and Food Stamps. The department also coordinates administration and operation of the Medicaid program which provides medical assistance both to persons receiving public

assistance and to eligible non-public assistance recipients. It also coordinates the Enriched Housing Program which provides congregate services for the elderly. It also oversees the operation of preventive, protective, day care, residential and adoptive service programs for children and families, the elderly and disabled and others in need of support. The department's ability to effectively carry out these activities is supported by extensive administrative services, including audit capacity and computer systems, litigation, legislation, and fair hearing activities.

COOPERATIVE EXTENSION

New York State College of Agriculture and Life Sciences, New York State College of Human Ecology, New York State College of Veterinary Medicine at Cornell University, Cooperative Extension Associations, County Governing Bodies, State University of New York, and the U.S. Department of Agriculture, cooperating.

In furtherance of Acts of Congress, May 8, June 30, 1914, and providing equal opportunities in employment and programs. Lucinda A. Noble, Director.

Cooperative Extension programs serve people of all ages, regardless of socioeconomic level, race, color, sex, religion, or national origin.

Additional Copies of this Sourcebook can be obtained from:

Housing Policy Programs
Department of Consumer Economics and Housing
N.Y.S. College of Human Ecology
Cornell University
Martha Van Rensselaer Hall
Ithaca, NY 14853

New York State Office for the Aging
Agency Building 2
Empire State Plaza
Albany, NY 12223